

FORM A
PUBLIC ANNOUNCEMENT

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF NISHTA MALL MANAGEMENT COMPANY PRIVATE LIMITED

RELEVANT PARTICULARS		
1.	Name of corporate debtor	Nishta Mall Management Company Private Limited
2.	Date of incorporation of corporate debtor	16.08.2004
3.	Authority under which corporate debtor is incorporated / registered	ROC Mumbai
4.	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U70100MH2004PTC148033
5.	Address of the registered office and principal office (if any) of corporate debtor	Registered Office: Shop No. 28, 01st Floor, Krisha Arcade, Yashwant Shruti, Khaira, Boisar Tal. & Dist. Palghar, Boisar, Thane, Palghar, Maharashtra, India, 401501 (As per MCA Records) Address as per NCLT order: Pantaloon Knowledge House, Shyam Nagar, Off.Jogeshwari Vikroli, Link Road, Jogeshwari (E), Mumbai – 400060 (Maharashtra)
6.	Insolvency commencement date in respect of corporate debtor	24.03.2025
7.	Estimated date of closure of insolvency resolution process	20.09.2025
8.	Name and registration number of the insolvency professional acting as interim resolution professional	Name: Manoj Kumar Agarwal Registration No.: IBBI/IPA-001/IP-P00714/2017-2018/11222
9.	Address and e-mail of the interim resolution professional, as registered with the Board	Registered Address: B-83, Andheri Green Field Tower C H S Limited ,Jogeshwari Vikhroli link Road, Near Poonam Nagar ,Andheri East ,Mumbai City, Maharashtra ,400093 Email id: ipmanoj.agarwal@gmail.com
10.	Address and e-mail to be used for correspondence with the interim resolution professional	Correspondence Address: Finvin Turnaround and Restructuring Private Limited situated at 605, 6th Floor, Sunteck Crest, Mukund Nagar Road, Andheri (E), Mumbai, MH - 400059. Email id: cirp.nishtamall@gmail.com
11.	Last date for submission of claims	07.04.2025
12.	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not Applicable
13.	Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not Applicable
14.	(a) Relevant Forms and (b) Details of authorized representatives are available at:	a. Web link: https://ibbi.gov.in/en/home/downloads b. Not Applicable

Notice is hereby given that the National Company Law Tribunal, Mumbai Bench V has ordered the commencement of a corporate insolvency resolution process of the Nishta Mall Management Company Private Limited on March 24, 2025.

The creditors of Nishta Mall Management Company Private Limited, are hereby called upon to submit their claims with proof on or before April 07, 2025 to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties



Manoj Agarwal

Manoj Kumar Agarwal
Interim Resolution Professional
IBBI/IPA-001/IP-P00714/2017-2018/11222
Authorisation for Assignment No. AA1/11222/02/311225/107669
Validity of Authorisation of Assignment: December 31, 2025

Date: 25.03.2025
Place: Mumbai

ANALYSTS SEE VOLUME GROWTH REBOUND IN FY26

Cement firms on road to recovery

URVI MALVANIA
Mumbai, March 25

CEMENT MANUFACTURERS ARE set to enter an earnings upcycle in FY26, with analysts forecasting a revival in demand and improved margins driven by structural cost reductions.

According to a report by UBS, key concerns such as weak demand, pricing pressures, and competition from Adani Group have already played out, setting the stage for a recovery.

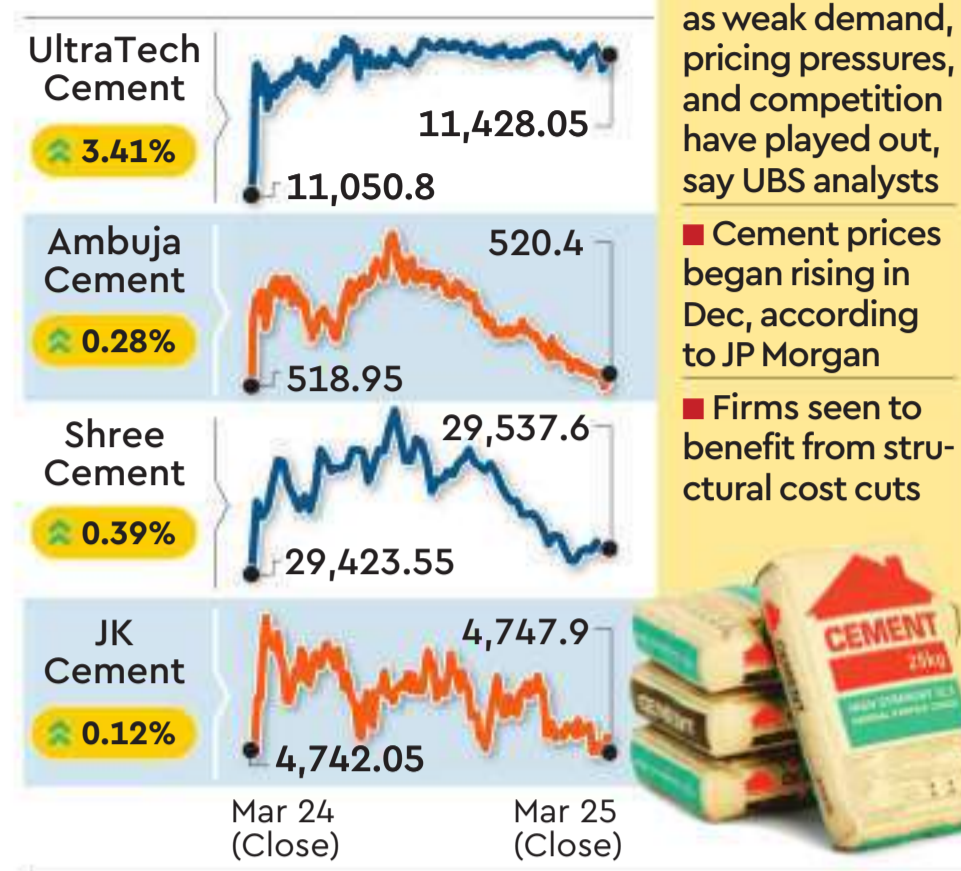
According to analysts at the brokerage, a combination of factors, including a housing upcycle, increased government capex, and sector consolidation led by UltraTech and Ambuja, will contribute to stronger earnings for cement manufacturers.

"In our view, all key cement demand drivers—housing (both rural and urban), infrastructure, and commercial projects—are aligned and should drive robust sector volume growth at a 7-8% CAGR, or 1.0-1.2 times real GDP growth, over the medium term," the report stated.

Cement prices, which fell sharply by 8% in the first nine months of FY25, have likely hit their lowest levels, with potential for gradual improvement in the coming months. JP Morgan noted that prices began rising in December, and there have been no significant rollbacks across any region. UBS analysts have also suggested that pricing should continue to strengthen through FY26 and FY27.

Beyond price improvements, cement firms are

ON SOLID FOOTING



Concerns such as weak demand, pricing pressures, and competition have played out, say UBS analysts

Cement prices began rising in Dec, according to JP Morgan

Firms seen to benefit from structural cost cuts

expected to benefit from structural cost reductions as they transition towards sustainable practices. UBS highlighted that initiatives such as green energy adoption, waste heat recovery systems, and alternative fuel usage will lead to cost savings, enhancing margins over the next 2-3 years.

Additionally, logistical efficiencies, bolstered by higher railway penetration and increased EV and CNG usage, will further reduce costs. The brokerage sees an 8% volume growth in FY26, supported by continued housing demand, government's infra spending, and improving rural economic indicators.

Cement sales volume growth had slowed to 2% in

H1FY25 after a 10% CAGR between FY22 and FY24. The fall was largely attributed to the elections in May 2024 and unfavourable weather conditions.

Sector consolidation is expected to persist despite UltraTech and Ambuja Cement having acquired five firms in the past three years. "We foresee additional acquisitions, though valuations will likely hover around \$100 million per tonne, as most easy acquisition targets—those with weak balance sheets or stressed operations—have already been absorbed," analysts noted.

UltraTech's shares closed at ₹11,428.05, up 3.41% on the BSE on Tuesday. Other stocks also saw modest gains.

BharatPe trims loss to ₹149 cr

FE BUREAU
Bengaluru, March 25

FINTECH UNICORN BHARATPE has sharply reduced its losses to ₹148.8 crore in the first nine months of the current fiscal, according to a report by India Ratings and Research. The company had reported losses of ₹491.9 crore in FY24 and ₹926.9 crore in the year before.

Excluding costs related to employee stock options, BharatPe managed to break even at the Ebitda level during April-December. The firm primarily earns from payment processing fees from merchants using their QR code for UPI payments, and from service fees for facilitating loans.

BharatPe conducts its lending business through Trillionloans, where it holds a 62.3% stake as of January end. The report said the firm plans to increase its stake in Trillionloans to 100% in the next three years, subject to regulatory approval.

Trillionloans has been able to grow its loan book significantly in the past three years since BharatPe acquired a controlling interest in it. BharatPe has infused around ₹280 crore into Trillionloans between March 2023 and December last year. In January, it infused another ₹48.4 crore.

Trillionloans's loan book almost doubled to ₹1,154.5 crore in the first nine months of this financial year, from ₹869.5 crore in FY24 and ₹659.3 crore in FY23. The number of active



Excluding employee stock option costs, the firm achieved Ebitda breakeven in Apr-Dec

merchant counts also increased to about 200,000 in February from around 66,000 in March 2023.

After settling a long-standing legal dispute with its former co-founder Ashneer Grover in September last year, BharatPe is focusing on going public in the next two years, and is also in the process of selling a part of its 49% stake in Unity Small Finance Bank.

The rating agency expects BharatPe to continue to infuse capital into Trillionloans, which will assist its portfolio expansion and provide a cushion against any asset quality stress.

"The unsecured lending space is facing asset quality issues across the industry. BharatPe is having a vintage of seven years of offering multiple services to a large merchant base and has unique capability to assess actual cash flows of these merchants on a real time basis," it said.

Neo Asset's fund buys two NHA road assets

FE BUREAU
Mumbai, March 24

NEO INFRASTRUCTURE INCOME OPPORTUNITIES FUND (NIOF), an alternative investment fund (AIF), has inked agreements to acquire two operational road assets under the NHA's hybrid annuity model from CDS Infra Projects for ₹1,500 crore.

Both the road assets are located in Haryana and Punjab and are part of the 669-km four-lane greenfield Delhi-Amritsar-Katra Expressway that is being built to connect Delhi to Katra in Jammu & Kashmir, with a section leading to Amritsar.

NIOF is Neo Asset Management's flagship core infrastructure fund that buys out derisked, operational core

infrastructure assets which provide steady and predictable cash flows. Neo Asset Management (NAM), which currently manages multiple funds with a corpus exceeding ₹10,000 crore.

Hemant Daga, CEO, NAM, said: "Successful signing of SPAs for these assets under the NHA's hybrid annuity model from CDS Infra Projects for ₹1,500 crore deal

The fund has acquired the projects from CDS Infra in a ₹1,500-crore deal

"Situated on one of India's most significant expressways and built to the highest standards, they fit perfectly with our fund's strategy of acquiring high-quality, long-term core infrastructure assets," Abishek Goel, MD and head - infra & real assets and Saurabh Singhal, MD and partner at NIOF, said in a joint statement.

India Inc should not focus on tariffs: Jamshyd Godrej

PRESS TRUST OF INDIA
Mumbai, March 25

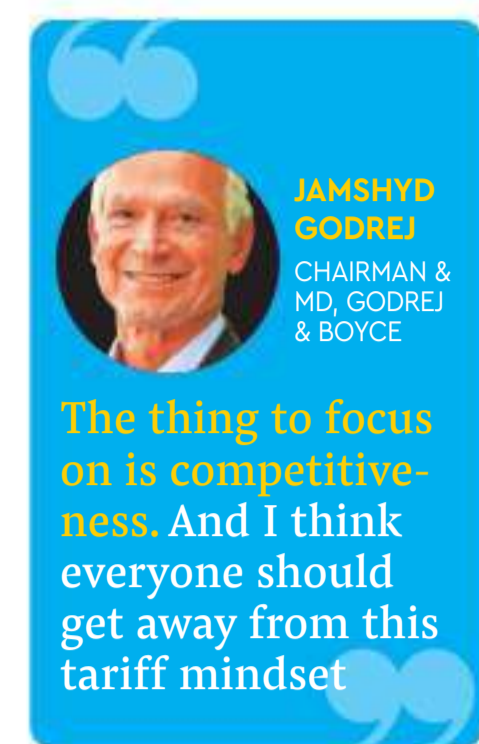
AMID FEARS OF the possible impact of US tariff measures, industry grouping CII on Tuesday asked companies to focus on competitiveness rather than worrying about the duty revisions.

Jamshyd Godrej, chairman and MD of locks and refrigerator maker Godrej & Boyce, said that Indian manufacturers will have to focus on scale, just like China, in its pursuit to become more competitive.

US President Donald Trump has announced that the country will charge tariffs at par with the ones levied by India on American imports from April 2. Experts have opined that there is a difference in tariffs of the two countries and there can be some impact on Indian exporters.

"...I think tariffs is the wrong thing to focus on. The thing to focus on is competitiveness. And I think everyone should get away from this tariff mindset," Godrej told reporters on the sidelines of CII Manufacturing Summit here.

Godrej, who has been a past president of CII and also chairman of the summit, recalled that the 1991 reforms which



JAMSHYD GODREJ
CHAIRMAN & MD, GODREJ & BOYCE
The thing to focus on is competitiveness. And I think everyone should get away from this tariff mindset

involved tariff cuts and devaluation of the rupee was a big step out of the protective mindset and helped make the Indian industry competitive.

Noting that there are many Indian companies doing good job internationally, Godrej rued that local companies still lag in manufacturing. Contribution of manufacturing to the overall economic activity continues to be low, and the target of taking it up to a fourth of GDP still eludes, he said. The government has to take specific steps and facilitate the growth of manufacturing, he added.

Speaking at the same event, AS Bhatia, secretary in the

department for promotion of industry and internal trade, said the goal of increasing share of manufacturing to 25% of the gross value added from the current 16-17% is still maintained.

A lot more needs to be done for reducing burden of regulation and cost of doing business, he said, adding that we also need to take steps toward deregulations.

The government is also working to reduce the cost of logistics to the global average of 6-7%, he said.

The government's production linked incentive scheme has yielded ₹1.61 lakh crore in investments, ₹5.31 lakh crore of exports and employment for 1.15 million people since its launch, he said, hoping that the scheme will continue to yield better results as the investments mature.

He conceded that the focus on quality has resulted in some issues for the manufacturing, but added that the government has acted promptly to redress them.

Bhatia asked big corporations to enlarge their vendor relationships with local manufacturers, and startups to help the overall manufacturing activity in the country.

Godrej Appliances expects 50% jump in AC demand

RAGHAV AGGARWAL
New Delhi, March 25

AFTER AN EXCEPTIONAL 100% growth in air conditioner (AC) sales last year, Godrej Appliances, part of the Godrej Enterprises Group, anticipates a robust 50% year-on-year rise in demand this summer season.

Kamal Nandi, business head and EVP at Godrej Appliances, told FE: "We are now a billion-dollar company, with ACs contributing nearly 48-49% of our total revenue."

Nandi also projected a significant market share increase. "We closed FY24 with a 6.5% market share, and we expect to end FY25 at around 10%. By FY26, we aim to reach 12-13%, positioning us among the top three players in the market," he noted.

To strengthen its foothold, the company launched nine new smart ACs on Tuesday, expanding its product portfolio to 67 models. It has also entered the commercial AC segment with new tower and cassette models. Priced from ₹42,900, these smart ACs come with AI-powered technology, IoT connectivity, WiFi-enabled con-



ACs contribute 48-49% of total revenue, said Kamal Nandi, business head, Godrej Appliances

controls, and high cooling capacities of up to 3-4 tons, along with new designer models. These will be available across authorised retail stores and e-commerce platforms nationwide.

Speaking on industry trends, Nandi noted last year's extraordinary demand surge of 66%, but he expects a more moderate 35% industry-wide growth this year due to the high base. This would translate to total AC sales of approximately 1.4 million units in FY25, rising to an estimated 18 million units in FY26.

Despite strong demand, the industry faces supply chain challenges, particularly in the

availability of compressors and copper tubes. These issues stem from stringent quality control norms and import restrictions from China. To counter this, the government introduced a production-linked incentive (PLI) scheme in FY21 to promote domestic manufacturing.

"Before the PLI scheme, India imported about 75% of its AC components. This has now reduced to roughly 35%," Nandi explained. He acknowledged the ongoing shortfall but expressed confidence that by FY27, the country would achieve self-sufficiency in compressor production.

Godrej Appliances operates two manufacturing facilities in Mohali and Pune and is actively working on expanding its capacity. "We are well-prepared for next year, but we are already strategising our next expansion phase," Nandi stated.

Targeting a broad customer base, the firm offers ACs across various price points—₹30,000 to ₹50,000. Special emphasis is being placed on smaller cities, where both premium and budget ACs are witnessing high demand.

Nippon Life India Asset Management Limited
CIN - L65910MH1995PLC220793

Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 22 6808 7000 • Fax No. +91 22 6808 7097
Email: investrelation@nipponindiam.com • Website: <https://mf.nipponindiam.com>

NOTICE TO MEMBERS

The Members of Nippon Life India Asset Management Limited ("the Company") are hereby informed that pursuant to the provisions of Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("Rules"), Secretarial Standard 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 and subject to other laws and regulations, as may be applicable, from time to time (including any statutory modification(s) or re-enactment(s) thereof, read with General Circular Nos. 14/2020 dated April 8, 2020 and 17/2020 dated April 13, 2020, read with other relevant circulars, including General Circular No. 9/2024 dated September 19, 2024, the Company has on March 25, 2025 through e-mail, sent a Notice of Postal Ballot dated March 12, 2025 ("Notice") along with the details of e-voting to the Members whose names appeared in the Register of Members/List of Beneficial Owners, as received from the Depositories/ Depository Participants on **Friday, March 21, 2025 ("cut-off date")** and who have registered their email addresses with the Company and/or with the Depositories/ Depository Participants as on the cut-off date for seeking consent of the Members through Postal Ballot (i.e. voting through electronic means), in relation to the resolution as detailed in the said Notice.

The Board of Directors of the Company have appointed Mr. Mukesh Siroya (CSI Membership No. F5682), Proprietor, M/s. M. Siroya and Company, Practicing Company Secretaries, as the Scrutinizer for conducting voting process in a fair and transparent manner.

The Company has engaged the services of KFIN Technologies Limited ("KFinTech") for providing e-voting facility to the Members of the Company. The Postal Ballot Notice is available on the Company's website at <https://mf.nipponindiam.com> and on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange Limited at <https://www.bseindia.com> and <https://www.nseindia.com>, respectively, and on the website of KFinTech at <https://evoting.kfintech.com>. Members who have not received the Postal Ballot Notice may download it from the above-mentioned websites.

The e-voting period commences on Wednesday, March 26, 2025 at 09.00 A.M. (IST) and ends on Thursday, April 24, 2025 at 05.00 P.M. (IST). The e-voting will not be allowed beyond the aforesaid date and time, and the e-voting module shall be disabled by KFinTech upon expiry of the aforesaid period.

In terms of the relaxation granted by the MCA/SEBI, companies are permitted to conduct the Postal Ballot by sending Notice in electronic form only. Hence, the Company has not dispatched the Postal Ballot Notice, Postal Ballot Form and pre-paid business reply envelope by post or courier to the Members. However, it is clarified that all the persons who are Members of the Company as on the cut-off date i.e. March 21, 2025 (including those Members who may not have received this Notice due to non-registration of their email IDs with the Company or with the Depositories/ Depository Participants) shall be entitled to vote in relation to the resolution(s) specified in the Notice.

Manner of registering / updating Email addresses and Mobile No(s):

- Members holding shares in physical mode, who have not registered / updated their e-mail address and mobile no. with the Company, are requested to register / update their e-mail address and mobile no. by submitting a duly filled and signed Form ISR-1 along with requisite supporting documents on <https://ris.kfintech.com/clientservices/isc/isrforms.aspx> or submitting hard copies to KFinTech at Selenium, Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032.
- Members holding shares in dematerialised mode, who have not registered / updated their email address and mobile no. are requested to register / update their e-mail address and mobile no. with the Depository Participant(s) where they maintain their demat accounts.

In case of any queries, you may refer to the "Help" and "FAQs" sections/e-voting user manual available through a dropdown menu in the "Downloads" section of KFinTech website for e-voting: <https://evoting.kfintech.com> or call KFinTech toll free number 1-800-309-4001 or email at enward_ris@kfintech.com or contact Mr. Mohammed Shanoor, Corporate Registry, KFin Technologies Limited at evoting@kfintech.com.

The Members whose name appears in the Register of Members/List of Beneficial Owners maintained by Depositories as on the **Cut-off Date i.e. March 21, 2025** will be considered for voting and any person who is not a Member as on the Cut-off Date should treat this Notice for information purposes only.

Members are requested to carefully read all the notes set out in the Notice and in particular, instructions for manner of casting vote through remote e-voting.

The Scrutinizer will submit his report to the Chairperson or any person authorised by him after completion of the scrutiny on or before April 26, 2025 and the results of voting by postal ballot will be declared on or before 5.00 P.M., April 26, 2025, at the Registered Office of the Company at 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (West), Mumbai 400 013 by placing it along with the Scrutinizer's report on its notice board, Company's website <https://mf.nipponindiam.com> and on the website of the agency (KFinTech), <https://evoting.kfintech.com> and shall also be communicated to the Stock Exchange(s).

For Nippon Life India Asset Management Limited
Sd/-
Place : Mumbai
Date : March 25, 2025
Valde Varghese
Company Secretary & Compliance Officer

FORM A PUBLIC ANNOUNCEMENT
(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF NISHITA MALL MANAGEMENT COMPANY PRIVATE LIMITED

RELEVANT PARTICULARS	
1 Name of Corporate Debtor	Nishita Mall Management Company Private Limited
2 Date of incorporation of corporate debtor	16.08.2004
3 Authority under which corporate debtor is incorporated / registered	ROC Mumbai
4 Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U70100MH2004PTC148033
5 Address of the registered office and principal office (if any) of corporate debtor	Regd. Address: Shop No. 28, 01st Floor, Krishna Arcade, Yashwanth Shrushti, Khairi, Bosar Tal. & Dist. Palghar, Boisar, Thane, Palghar, Maharashtra, India, 401501 (As per MCA Records) Address as per NCLT order: Pantaloan Knowledge House, Shyam Nagar, Off. Jogeshwari Vikroli, Link Road, Jogeshwari (E), Mumbai - 400060 (Maharashtra)
6 Insolvency commencement date in respect of corporate debtor	24.03.2025
7 Estimated date of closure of insolvency resolution process	20.09.2025
8 Name and registration number of the insolvency professional acting as interim resolution professional	Name: Manoj Kumar Agarwal Registration No. IBBI/IPA-001/IP-P00714/2017-2018/11222
9 Address and e-mail of the interim resolution professional, as registered with the Board	Regd Add: B-83, Andheri Green Field Tower C H S Limited, Jogeshwari Vikroli Link Road, Near Poonam Nagar, Andheri East, Mumbai City, Maharashtra - 400093 Email id: ipmanoj.agarwal@gmail.com
10 Address and e-mail to be used for correspondence with the interim resolution professional	Correspondence Address: Finvin Turnaround and Restructuring Private Limited situated at 605, 6th Floor, Sunteck Crest, Mukund Nagar Road, Andheri (E), Mumbai, MH - 400059. Email id: corp.nishitamall@gmail.com
11 Last date for submission of claims	07.04.2025
12 Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not Applicable.
13 Names of Insolvency Professionals identified to act as Authorized Representative of creditors in a class (Three names for each class)	Not Applicable.
14 (a) Relevant Forms and (b) Details of authorized representatives are available at:	a. Web link: https://bbi.gov.in/en/home/downloads b. Not Applicable

Notice is hereby given that the National Company Law Tribunal, Mumbai Bench V has ordered the commencement of a corporate insolvency resolution process of the Nishita Mall Management Company Private Limited on March 24, 2025. The creditors of Nishita Mall Management Company Private Limited, are hereby called upon to submit their claims with proof on or before April 07, 2025 to the interim resolution professional at the address mentioned against entry No. 10. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.

Sd/-
Manoj Kumar Agarwal
Interim Resolution Professional
IBBI/IPA-001/IP-P00714/2017-2018/11222
Authorisation for Assignment No. AA1/11222/02/311225/107669
Date: 25.03.2025
Place: Mumbai
Validity of Authorisation of Assignment: December 31, 2025

MIRAE ASSET Mutual Fund

NOTICE CUM ADDENDUM NO. AD/21/2025

THIS NOTICE CUM ADDENDUM SETS OUT THE CHANGES TO BE MADE IN THE SCHEME INFORMATION DOCUMENT ("SID"), KEY INFORMATION MEMORANDUM ("KIM") AND STATEMENT OF ADDITIONAL INFORMATION ("SAI"), OF CERTAIN SCHEMES OF MIRAE ASSET MUTUAL FUND ("MAMF/FUND")

NOTICE is hereby given to the Investors / Unitholders regarding the following.

- Appointment of Key Personnel of AMC:**
Mr. Tanmay Mehta shall be appointed as Fund Manager and the Key Personnel of AMC with effect from **Tuesday, April 01, 2025**.
Accordingly, the details pertaining to Mr. Tanmay Mehta shall be added under the section 'Information on Key Personnel' under Section II - 'Asset Management Company' in the SAI of the Fund.

Name	Designation/ Years of experience	Qualification/ Age	Experience & Background (during last 10 years)
Tanmay Mehta	Research Analyst (Senior Manager)/ 12 years	B.Com & Chartered Accountant / 34 years	Mr. Tanmay Mehta has over 12 years of experience primarily into equity research. He has been associated with the AMC since Jan 2021. Prior to this, Mr. Mehta has worked across Institutional Equity Research and Investment Banking Functions at SBI Capital Markets. He is a Chartered Accountant and has also cleared CFA (US).

All the other terms and conditions of SAI of the Fund will remain unchanged.

- Change in Fund Management Responsibility of Mirae Asset Healthcare Fund**
Effective **Tuesday, April 01, 2025**, the Fund Management Responsibility of Mirae Asset Healthcare Fund shall be as under:

Name of the Scheme	Existing Fund Manager(s)	Proposed Fund Manager(s)
Mirae Asset Healthcare Fund	Mr. Vrijesh Kasera	Mr. Vrijesh Kasera Mr. Tanmay Mehta

Accordingly, the SID and KIM of Mirae Asset Healthcare Fund stands amended suitably to reflect the change as stated above.

This Notice cum Addendum forms an integral part of SAI, SID & KIM of the aforementioned Scheme of MAMF, as amended from time to time. All the other terms and conditions of SAI, SID & KIM of the Scheme of MAMF, except as specifically modified herein above, shall remain unchanged.

For and on behalf of the Board of Directors of
MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD.
(Asset Management Company for Mirae Asset Mutual Fund)

Place : Mumbai
Date : March 25, 2025
Sd/-
AUTHORISED SIGNATORY
MIRAE ASSET MUTUAL FUND (Investment Manager: Mirae Asset Investment Managers (India) Private Limited) (CIN: U65990MH2019PTC324625).
Registered & Corporate Office: 606, 6th Floor, Windsor Building, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098. ☎ 1800 2090 777 (Toll free), ✉ customercare@miraeeasset.com 🌐 www.miraeeassetmf.co.in

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

રેલીગર હાઉસિંગ ડેવલોપમેન્ટ ફાચનાન્સ કોર્પોરેશન લીમીટેડ

RELIGARE HOME LOANS

સ્ટુડન્ટ ઓફીસ : ૧૪૦૧, ૧૪મો માળ, વિંડરગુપ્ત ટાવર, ૪૩, નેહરુ મેડિસ, નવી દિલ્હી, -૧૧૦૦૧૬, ઓફીસ ઓફીસ : આઠમો માળ, મેલ્સ બ્લોક, વોકેલ એ, ડી. ઝોન માર્ગ, સોનપાલ ફેઝ ૩, સોનપાલ ઇન્ડસ્ટ્રીયલ એરેડેટ, નવી દિલ્હી-૧૧૦૦૨૦ વેબસાઇટ : www.religarehomefinance.com

કબજા નોટીસ (સિક્યોરીટી ઇન્વેસ્ટમેન્ટ (એન્ફોર્સમેન્ટ) નિયમો, ૨૦૦૨ ના નિયમ-૮(૧) હેઠળ) (સ્થાયર મિલકત માટે)

આથી રેલીગર હાઉસિંગ ડેવલોપમેન્ટ ફાચનાન્સ કોર્પોરેશન લીમીટેડના નીચે સહી કરનાર અધિકૃત અધિકારીએ સિક્યોરીટી ઇન્વેસ્ટમેન્ટ અને રીફાઇન્સિંગ અને ફાચનાન્સિયલ એસેટ્સ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્વેસ્ટમેન્ટ ઓફ્ટ, ૨૦૦૨ હેઠળ અને સિક્યોરીટી ઇન્વેસ્ટમેન્ટ (એન્ફોર્સમેન્ટ) નિયમો, ૨૦૦૨ ના નિયમ ૩ સાથે વંચાતી કલમ ૧૩(૧૨) હેઠળ તેમને પ્રાપ્ત સત્તાનો ઉપયોગ કરીને જણાવેલ એન્ફોર્સમેન્ટ કલમ ૧૩(૨) હેઠળ તારીખ ૨૦.૦૩.૨૦૨૫ ના ત્રીજાબંધન વાલિયા નીચે સહી કરીને અનુભવશીલ સહાયતા આપવા છે સવલુભાગ વાલિયાના પુસ્તક અને એન્ફોર્સમેન્ટ વાલિયા ને લીન એન્ફોર્સમેન્ટ નં. XMHDSAR00066111 હેઠળની રૂ. ૮,૩૪,૮૦૦ રૂપાઈ / (રૂપિયા આઠ લાખ ત્રીસેક દહાજ આઠસો સાત અને ચોવીસ પાયા પુસ્તક ૨૦.૧૨.૨૦૨૨ મુજબની નોટીસમાં જણાવેલ રકમ આ નોટીસની તારીખથી ૬૦ દિવસની અંદર ચુકવવા જણાવ્યું હતું. દેવાદાર/જમીનદાર રકમની પરત ચુકવણી કરવામાં નિષ્ફળ ગયા હોવાથી દેવાદારો અને જમીનદારો અને જમીનદારોના જાણ કરવામાં આવે છે કે નીચે સહી કરનારને જણાવેલ નિયમોના નિયમ ૮ સાથે વંચાતી જણાવેલ એન્ફોર્સમેન્ટ કલમ ૧૩(૧) હેઠળ તેમને પ્રાપ્ત સત્તાનો ઉપયોગ કરીને અહીં નીચે જણાવેલ મિલકતનો ભોક્ષિત કરનાર ૨૧.૦૩.૨૦૨૫ ના રોજ વહીવટી છે.

પાસ કરીને દેવાદારો અને જમીનદારોને આથી મિલકત સાથે કોઈ સોદા તેમ જ કલ્પ સલાહ કરવામાં આવે છે અને મિલકત સાથેનો કોઈપણ સોદા રેલીગર હાઉસિંગ ડેવલોપમેન્ટ ફાચનાન્સ કોર્પોરેશન લીમીટેડની રકમ રૂ. ૮,૩૪,૮૦૦ રૂપાઈ / (રૂપિયા આઠ લાખ ત્રીસેક દહાજ આઠસો સાત અને ચોવીસ પાયા પુસ્તક) ૨૦.૧૨.૨૦૨૨ મુજબ અને તેના પરના પસંદ કરવામાં આવેલ સંબંધિત કરશે.

સિક્યોરીટી ઇન્વેસ્ટમેન્ટ પરત મેળવવા માટે ઉપલબ્ધ સમયાન સંબંધમાં એન્ફોર્સમેન્ટ કલમ ૧૩ની પેટા કલમ (૮) ની જોગવાઈનો પ્રત્યે દેવાદારોનું ધ્યાન દોરવામાં આવે છે.

સ્થાયર મિલકતની વિગત :

પ્લોટ નં. ૫૦, શ્રેયકંઠ ૪૨૯૨ સો.મી. (૭/૧૨ મુજબ શ્રેયકંઠ ૬૯.૨૭ સો.મી.), તેમજ ૨૬.૦૦ સો.મી. સર્વેઈ રેવોલ્યુશનમાં સેડ અને સીઓપીમાં ન વહેંચાયેલ હિસ્સો ઘરાવતી, રેવન્યુ સર્વે નં. ૧૫, બ્લોક નં. ૨૧, શ્રેયકંઠ ૧૯૮૫ સો.મી., મોજેગામ-ખેલા, તાલુકો-વલસાવા, જિલ્લો-સુરત, ગુજરાત પ્રાચીન મિલકતના તમામ ભાગ અને હિસ્સા. ચતુ:સીમા : પૂર્વ : સોસાયટીનો સેડ, દક્ષિણ : બ્લોક નં. ૧૭, પૂર્વ : બ્લોક નં. ૧૭, પશ્ચિમ : પ્લોટ નં. ૫૪ સ્થાન : સુરત

અધિકૃત અધિકારી તારીખ: ૨૧.૦૩.૨૦૨૫ રેલીગર હાઉસિંગ ડેવલોપમેન્ટ ફાચનાન્સ કોર્પોરેશન લીમીટેડ

જના સ્મોલ ફાચનાન્સ બેંક (સિક્યુરિટી કોમ્પાઈન્ડેડ બેંક) સ્ટુડન્ટ ઓફીસ: ઇ ફેરવે, ગાઈડન્ડ અને પહેલો માળ, સર્વે નં.૧૦/૧, ૧૧/૨ અને ૧૨/૨૦/૧, ઓફ ડોમલુર, કોમ્પોઝિટ ઇન્ટર (સિક્યુરિટી કોમ્પાઈન્ડેડ બેંક) સીંગ સેડ, ઇજલેવેલ વિઝનેસ પાર્ક પછી, અણાકામ, બેંગલોર-૫૬૦૦૦૧.

ખાનગી સંધી મારફત વેચાણની નોટીસ

સિક્યોરીટી ઇન્વેસ્ટમેન્ટ અને રીફાઇન્સિંગ ઓફ ફાચનાન્સિયલ એસેટ્સ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્વેસ્ટમેન્ટ ઓફ્ટ, ૨૦૦૨ (સર્કર્ફી એક્ટ) હેઠળ બેંકને ચાર્જ કરાવેલ સ્થાયર મિલકતનો વેચાણ મેસર્સ જના સ્મોલ ફાચનાન્સ બેંક લીમીટેડના અધિકૃત અધિકારીએ મિલકતના વેચાણ માટે ઘણી જાહેર દરખાસ્તો અગાઉ યોજાઈ હતી, પરંતુ તે સોદા બંધ નાખવા અસફળ રહી હતી. પરિણામે, જના કલ્પમાં આવે છે કે જે ઉપર જણાવેલ લીન એન્ફોર્સમેન્ટની કુલ બાકી રકમ આ નોટીસ પ્રસિદ્ધ થયાની તારીખથી પૂર્વ (૧૫) દિવસની અંદર ચુકવવામાં નહીં આવે તો, અધિકૃત અધિકારી નીચે જણાવ્યા મુજબ ખાનગી સંધી દ્વારા વેચાણની પ્રક્રિયા કરશે.

જાહેર જનતાને જાણ કરવામાં આવે છે કે સીડુવલમાં જણાવેલ સિક્યોરીટી મિલકત, "જ્યાં છે", "જે છે" ના ઘોષણે બેંકના બાકી લેવાની વચ્ચાલ માટે બેંકને માન્ય જરતો મુજબ ખાનગી સંધી મારફત વેચાણ માટે પ્રિલેવલ છે.

ખાનગી સંધી મારફત મિલકતના વેચાણની માન્ય જરતો અને નિયમો નીચે મુજબ છે:

- ખાનગી સંધી મારફત વેચાણ, "જ્યાં છે" અને "જે છે" ના ઘોષણે કરશે.
- ખરીદદાર આ નોટીસના પ્રકાશનની સમાપ્તિ પછી વેચાણ વિધિની ૧૦ ટકા રકમ જમા કરવી જરૂરી છે.
- બેંક દ્વારા ખરીદદારની એન્ફોર્સમેન્ટની કલ્પમાં, અનુક્રમ સાથે ચુકવેલ કોઈપણ રકમ જણાવેલ સમયગાળા દરમિયાન કોઈપણ વ્યાજ વગર પરત કરવામાં આવશે.
- ખરીદદાર તેના સંતોષ માટે મિલકત (ખાનગી સંધી મારફત વેચાણ હેઠળ) ને સંબંધિત તમામ પાંચાતોની ચોચ કાસણી કરી લેવી જોઈશે. ખરીદદાર ત્યારબાદ આ સંબંધમાં અધિકૃત અધિકારી/સિક્યોરીટી વેલદાર સાથે કોઈપણ ઘાવો કરવા હલકાર ગણાશે નહીં.
- બેંક કોઈપણ કારણ જણાવવા વગર ખરીદદારની કોઈપણ ઓફર રદ કરવાનો અનામત હક ધરાવે છે.
- ખરીદદારે મિલકતની ખરીદદારી સંબંધમાં તમામ રકમ ડ્યુટી, સ્ટુડન્ટ ઇન્વેસ્ટમેન્ટ ફી અને અન્ય ખર્ચ, વેરા, ડ્યુટી/ટા, સોસાયટીની બાકી રકમ વગેરે ભોગવવાના રહેશે. વેચાણ સર્કર્ફી એક્ટ/નિયમોની જોગવાઈઓ અનુસાર રહેશે.

ક્રમ નં.	લીન એકાઉન્ટ નંબર	દેવાદાર/સહ-દેવાદારનું નામ	સર્કર્ફી એક્ટ હેઠળ ૧૩(૨) માં/પાંચાતો નોટીસ મુજબની રકમ	ખાનગી સંધી માટે રીવૈયલ થિલ્ટ
૧	૪૫૨૫૪૨૦૦૦૫૬૫૩	૧) સોલોટ મુકેશભાઈ, ૨) દક્ષા	રૂ. ૧૨,૨૪,૮૬૬/- (રૂપિયા બાર લાખ સોતીસ દહાજ આઠસો ઓગણસીસેર પુસ્તક) ૦૮/૦૪/૨૦૨૨	રૂ. ૪,૭૫,૦૦૦/- (રૂપિયા ચાર લાખ પચોતેર દહાજ પુસ્તક)

સિક્યોરીટી મિલકતની વિગત : ફ્લોટ નં. ૩૦૦, મીડી માળ, બીજા શ્રેયકંઠ ૫૨૨ સો.મી. કુટ આજરે ૪૭.૫૮ સો.મી. સુરત વિલ્ડ અપ ઓરિયા અને ૪૬.૪૦ સો.મી. સોરઠ ઓરિયા, અને ૨૫.૬૨ સો.મી. જમીન, સેડોને ન હોવાને કારણે, હોસ્ટા વિલ્ડોંગ તરીકે ખોલેલી, પાસિંગ વાલન મુજબ બી.ટી. વાઘા વિલ્ડોંગ, પાસિંગ વાલન મુજબ બી.ટી. વાઘા વિલ્ડોંગ, ૧૫૫૧/૫, બ્લોક નં. ૮૯, ૭/૧૨ મુજબ શ્રેયકંઠ ૬૯૨૨ અને ૦૯-૧૦-૨૦ સો.મી. અને રેવન્યુ સર્વે નં. ૧૧૧/૧, બ્લોક નં. ૮૯ ૭/૧૨ મુજબ હેક્ટર આર ૧-૦૨-૨૮ સો.મી. અને કુલ શ્રેયકંઠ ૧૧૬૬.૫૭ સો.મી. અને ૦૯૮૫ સો.મી., સેડ ઓગણસીસેર, અને ૧૧૩૨૦ સો.મી. પૈકી ૧૧૩૨૦ સો.મી. અને ૧૧૬૩.૫૭ સો.મી., મોજેગામ-કલસા, તાલુકો-વલસાવા, જિલ્લો-સુરત નીચે મુકેશભાઈ બુચાભાઈ સોલોની સ્થાયર મિલકતના તમામ ભાગ અને હિસ્સા. ચતુ:સીમા : પૂર્વ : બ્લોક નં. ૮૨ પૈકીની જમીન, પશ્ચિમ : સેડ, ઉત્તર : બ્લોક નં. ૧૦૦ અને ૧૦૧ ની જમીન, દક્ષિણ : સેડ

સિક્યોરીટી મિલકતના વેચાણ માટે ઉપર જણાવેલ બાકી રકમ તેમજ બેંક દ્વારા સંચાલિત તમામ કોસ્ટ, ચાર્જિસ અને ખર્ચ જમા કરીને અહીં ઉપર જણાવેલ સિક્યોરીટી મિલકતો છોડવામાં માટે સર્કર્ફી એક્ટની કલમ ૧૩(૮) ની જોગવાઈનો પ્રત્યે ઉપર જણાવેલ નિયમોના નિયમ ૮ સાથે વંચાતી જણાવેલ એન્ફોર્સમેન્ટ કલમ ૧૩(૧) હેઠળ તેમને પ્રાપ્ત સત્તાનો ઉપયોગ કરીને અહીં નીચે જણાવેલ મિલકતનો ભોક્ષિત કરનાર ૨૧.૦૩.૨૦૨૫ ના રોજ વહીવટી છે.

પ્રાચલન/સંપર્ક સહાયક : શ્રી યશાસ્કર શર્મા (મોબાઇલ નં. ૯૮૯૮૩૩૫૦૦૩), ઇમેઇલ: yashaskar.sharma29@anabank.com અને રંજિત બાઈકી (મો. નં. ૯૫૦૮૮૨૨૪૯), ઇમેઇલ: ranjan.naik@anabank.com જના સ્મોલ ફાચનાન્સ બેંક લીમીટેડ (અગાઉ મેસર્સ જના સ્મોલ ફાચનાન્સ સર્વિસિસ પ્રાઇવેટ લીમીટેડ નીચે ખોલેલી), ઓફીસ : બેંક ઇલોર, બીજો માળ, ગાંધીસીલા આર્કેડ, સારવત બેંક ઉપર, ૧૦૦ ફુટ આર્નેડ નગર સેડ, શ્યામલ, અમદાવાદ, ગુજરાત-૩૮૦૦૧૫

સહી/- અધિકૃત અધિકારી, જના સ્મોલ ફાચનાન્સ બેંક લીમીટેડ તારીખ: ૨૬.૦૩.૨૦૨૫, સ્થાન: ગુજરાત

Nippon Life India Asset Management Limited

CIN - L65910MH1995PLC220793

Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 22 6808 7000 • Fax No. +91 22 6808 7097 Email: investorrelation@nipponindiaim.com • Website: https://mf.nipponindiaim.com

NOTICE TO MEMBERS

The Members of Nippon Life India Asset Management Limited ("the Company") are hereby informed that pursuant to the provisions of Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("Rules"), Secretarial Standard 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 and subject to other laws and regulations, as may be applicable, from time to time (including any statutory modification(s) or re-enactment(s) thereof, read with General Circular Nos. 14/2020 dated April 8, 2020 and 17/2020 dated April 13, 2020, read with other relevant circulars, including General Circular No. 9/2024 dated September 19, 2024, the Company has on March 25, 2025 through e-mail, sent a Notice of Postal Ballot dated March 12, 2025 ("Notice") along with the details of e-voting to the Members whose names appeared in the Register of Members/List of Beneficial Owners, as received from the Depositories/ Depository Participants on **Friday, March 21, 2025 ("cut-off date")** and who have registered their email addresses with the Company and/or with the Depositories/ Depository Participants as on the cut-off date for seeking consent of the Members through Postal Ballot (i.e. voting through electronic means), in relation to the resolution as detailed in the said Notice.

The Board of Directors of the Company have appointed Mr. Mukesh Siroya (ICSI Membership No. F5682), Proprietor, M/s. M. Siroya and Company, Practicing Company Secretaries, as the Scrutinizer for conducting voting process in a fair and transparent manner.

The Company has engaged the services of KFIN Technologies Limited ("KFinTech") for providing e-voting facility to the Members of the Company. The Postal Ballot Notice is available on the Company's website at <https://mf.nipponindiaim.com> and on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange Limited at <https://www.bseindia.com> and <https://www.nseindia.com>, respectively, and on the website of KFinTech at <https://evoting.kfintech.com>. Members who have not received the Postal Ballot Notice may download it from the abovementioned websites.

The e-voting period commences on Wednesday, March 26, 2025 at 09.00 A.M. (IST) and ends on Thursday, April 24, 2025 at 05.00 P.M. (IST). The e-voting will not be allowed beyond the aforesaid date and time, and the e-voting module shall be disabled by KFinTech upon expiry of the aforesaid period.

In terms of the relaxation granted by the MCA/SEBI, companies are permitted to conduct the Postal Ballot by sending Notice in electronic form only. Hence, the Company has not dispatched the Postal Ballot Notice, Postal Ballot Form and pre-paid business reply envelope by post or courier to the Members. However, it is clarified that all the persons who are Members of the Company as on the cut-off date i.e. March 21, 2025 (including those Members who may not have received this Notice due to non-registration of their email IDs with the Company or with the Depositories/ Depository Participants) shall be entitled to vote in relation to the resolution(s) specified in the Notice.

Manner of registering / updating Email addresses and Mobile No.:

- Members holding shares in physical mode, who have not registered / updated their e-mail address and mobile no. with the Company, are requested to register / update their e-mail address and mobile no. by submitting a duly filled and signed Form ISR-1 along with requisite supporting documents on <https://ris.kfintech.com/client-services/isc/isr/forms.aspx> or submitting hard copies to KFinTech at Selenium, Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032.
- Members holding shares in dematerialised mode, who have not registered / updated their email address and mobile no. are requested to register / update their e-mail address and mobile no. with the Depository Participant(s) where they maintain their demat accounts.

In case of any queries, you may refer to the "Help" and "FAQs" sections/e-voting user manual available through a dropdown menu in the "Downloads" section of KFinTech website for e-voting: <https://evoting.kfintech.com> or call KFinTech toll free number 1-800-309-4001 or email at enward.ris@kfintech.com or contact Mr. Mohammed Shanoor, Corporate Registry, KFIN Technologies Limited at evoting@kfintech.com

The Members whose name appears in the Register of Members/List of Beneficial Owners maintained by Depositories as on the **Cut-off Date i.e. March 21, 2025** will be considered for voting and any person who is not a Member as on the Cut-off Date should treat this Notice for information purposes only.

Members are requested to carefully read all the notes set out in the Notice and in particular, instructions for manner of casting vote through remote e-voting.

The Scrutinizer will submit his report to the Chairperson or any person authorised by him after completion of the scrutiny on or before April 26, 2025 and the results of voting by postal ballot will be declared on or before 5.00 P.M., April 26, 2025, at the Registered Office of the Company at 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (West), Mumbai 400 013 by placing it along with the Scrutinizer's report on its notice board, Company's website <https://mf.nipponindiaim.com> and on the website of the agency (KFinTech), <https://evoting.kfintech.com> and shall also be communicated to the Stock Exchange(s).

For Nippon Life India Asset Management Limited

Sd/-
Place : Mumbai
Date : March 25, 2025

Valde Varghese
Company Secretary & Compliance Officer

Chola ચોલામંડલમ ઈન્વેસ્ટમેન્ટ એન્ડ ફાઇનાન્સ કંપની લિમિટેડ

પરિશિષ્ટ ૪ (જુઓ નિયમ ૮(૧)) કબજા નોટીસ (સ્થાયર મિલકત માટે)

આથી ચોલામંડલમ ઈન્વેસ્ટમેન્ટ એન્ડ ફાઇનાન્સિયલ એસેટ્સ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્વેસ્ટમેન્ટ ઓફ્ટ, ૨૦૦૨ ના નિયમ ૩ સાથે વંચાતી કલમ ૧૩(૧૨) હેઠળ તેમને પ્રાપ્ત સત્તાનો ઉપયોગ કરીને જણાવેલ એન્ફોર્સમેન્ટ કલમ ૧૩(૨) હેઠળ તારીખ ૨૦.૦૩.૨૦૨૫ ના ત્રીજાબંધન વાલિયા નીચે સહી કરીને અનુભવશીલ સહાયતા આપવા છે સવલુભાગ વાલિયાના પુસ્તક અને એન્ફોર્સમેન્ટ વાલિયા ને લીન એન્ફોર્સમેન્ટ નં. XMHDSAR00066111 હેઠળની રૂ. ૮,૩૪,૮૦૦ રૂપાઈ / (રૂપિયા આઠ લાખ ત્રીસેક દહાજ આઠસો સાત અને ચોવીસ પાયા પુસ્તક ૨૦.૧૨.૨૦૨૨ મુજબની નોટીસમાં જણાવેલ રકમ આ નોટીસની તારીખથી ૬૦ દિવસની અંદર ચુકવવા જણાવ્યું હતું. દેવાદાર/જમીનદાર રકમની પરત ચુકવણી કરવામાં નિષ્ફળ ગયા હોવાથી, અહીં દેવાદારો અને જમીનદારો (રો) અને જાહેર જનતાને જાણ કરવામાં આવે છે કે નીચે સહી કરનારને જણાવેલ નિયમોના નિયમ ૮ સાથે વંચાતી જણાવેલ એન્ફોર્સમેન્ટ કલમ ૧૩(૧) હેઠળ તેમને પ્રાપ્ત સત્તાનો ઉપયોગ કરીને અહીં નીચે જણાવેલ મિલકતનો ભોક્ષિત કરનાર ૨૧.૦૩.૨૦૨૫ ના રોજ વહીવટી છે.

પાસ કરીને દેવાદારો અને જમીનદારોને આથી મિલકત સાથે કોઈ સોદા તેમ જ કલ્પ સલાહ કરવામાં આવે છે અને મિલકત સાથેનો કોઈપણ સોદા રેલીગર હાઉસિંગ ડેવલોપમેન્ટ ફાચનાન્સ કોર્પોરેશન લીમીટેડની રકમ રૂ. ૮,૩૪,૮૦૦ રૂપાઈ / (રૂપિયા આઠ લાખ ત્રીસેક દહાજ આઠસો સાત અને ચોવીસ પાયા પુસ્તક) ૨૦.૧૨.૨૦૨૨ મુજબ અને તેના પરના પસંદ કરવામાં આવેલ સંબંધિત કરશે.

સિક્યોરીટી ઇન્વેસ્ટમેન્ટ પરત મેળવવા માટે ઉપલબ્ધ સમયાન સંબંધમાં એન્ફોર્સમેન્ટ કલમ ૧૩ની પેટા કલમ (૮) ની જોગવાઈનો પ્રત્યે દેવાદારોનું ધ્યાન દોરવામાં આવે છે.

સ્થાયર મિલકતની વિગત :

પ્લોટ નં. ૫૦, શ્રેયકંઠ ૪૨૯૨ સો.મી. (૭/૧૨ મુજબ શ્રેયકંઠ ૬૯.૨૭ સો.મી.), તેમજ ૨૬.૦૦ સો.મી. સર્વેઈ રેવોલ્યુશનમાં સેડ અને સીઓપીમાં ન વહેંચાયેલ હિસ્સો ઘરાવતી, રેવન્યુ સર્વે નં. ૧૫, બ્લોક નં. ૨૧, શ્રેયકંઠ ૧૯૮૫ સો.મી., મોજેગામ-ખેલા, તાલુકો-વલસાવા, જિલ્લો-સુરત, ગુજરાત પ્રાચીન મિલકતના તમામ ભાગ અને હિસ્સા. ચતુ:સીમા : પૂર્વ : સોસાયટીનો સેડ, દક્ષિણ : બ્લોક નં. ૧૭, પૂર્વ : બ્લોક નં. ૧૭, પશ્ચિમ : પ્લોટ નં. ૫૪ સ્થાન : સુરત

અધિકૃત અધિકારી તારીખ: ૨૧.૦૩.૨૦૨૫ રેલીગર હાઉસિંગ ડેવલોપમેન્ટ ફાચનાન્સ કોર્પોરેશન લીમીટેડ

LIC HFL LIC HOUSING FINANCE LTD

અમદાવાદ બેંક ઓફીસ: ચોપ નં. ૨૦૭-૨૧૦, સ્થાન ટ્રેડ સેન્ટર, બીજો માળ, પાલડી, અમદાવાદ-૩૮૦૦૦૬, ગુજરાત

પરિશિષ્ટ ૪ (જુઓ નિયમ ૮(૧)) કબજા નોટીસ (સ્થાયર મિલકતો માટે)

આથી નીચે સહી કરનારે એલઆઈસી હાઉસિંગ ફાચનાન્સ લીમિટેડના અધિકૃત અધિકારી તરીકે સિક્યોરીટી ઇન્વેસ્ટમેન્ટ એન્ડ રીફાઇન્સિંગ એન્ડ ફાચનાન્સિયલ એસેટ્સ અને એન્ફોર્સમેન્ટ ઓફ સિક્યોરીટી ઇન્વેસ્ટમેન્ટ ઓફ્ટ, ૨૦૦૨ હેઠળ અને સિક્યોરીટી ઇન્વેસ્ટમેન્ટ (એન્ફોર્સમેન્ટ) નિયમો ૨૦૦૨ (૨૦૦૨ નો ૫૪મો) ના નિયમ ૩ સાથે વંચાતી કલમ ૧૩(૧૨) હેઠળ પ્રાપ્ત સત્તાનો ઉપયોગ કરીને જણાવેલ એન્ફોર્સમેન્ટ કલમ ૧૩(૨) હેઠળ તેમને પ્રાપ્ત સત્તાનો ઉપયોગ કરીને અહીં નીચે જણાવેલ મિલકતનો ભોક્ષિત કરનાર ૨૧.૦૩.૨૦૨૫ ના રોજ વહીવટી છે.

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ADVERTISING IN RESPECT OF TRANSFER OF STRESSED LOAN EXPOSURE OF M/S. RAIGARH CHAMPA RAIL INFRASTRUCTURE PVT LIMITED TO THE ELIGIBLE BUYERS (PERMITTED ARCS/NBFCs/Banks/FIs) THROUGH e-AUCTION UNDER SWISS CHALLENGE METHOD

Canara Bank invites Expression of Interest ("EOI") from eligible ARCS/NBFCs/Banks/All India Financial Institutions (eligible participants) in terms of extant guidelines from the Reserve Bank of India (RBI) on transfer of Stressed Loan Exposures of M/s. Raigarh Champa Rail Infrastructure Pvt Limited Account(s) with Canara Bank outstanding of the Fund Based Limits amounting to Rs.167.13 Cr (Rupees One Hundred Sixty Seven Crores and Thirteen Lakhs Only) as on 28.02.2025 plus further interest and charges etc., through e-Auction under Swiss Challenge Method on "As is where is", "As is what is", "Whatever there is" and without recourse basis. Canara Bank shall not assume any operational, legal or any other type of Risks relating to the loan exposure and shall not be providing any representations or warranties for M/s. Raigarh Champa Rail Infrastructure Pvt Limited. All interested eligible participants are requested to submit their willingness to participate in the e-Auction by way of an EOI and executing a Non-Disclosure Agreement, if not executed earlier.

Last date for submission of EOI is 04.04.2025. Interested bidders can access Canara Bank website for web notice and can get further details on www.canarabank.com by clicking on tenders.

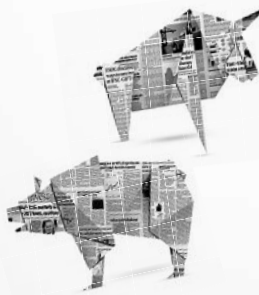
Interested parties may contact undersigned

Contact Person	Contact Details	e-mail ID
Mr. K V Ramakrishna	9963737045	cb7619@canarabank.com
Mr Arindam Kumar Dasgosh	7044219855	

Please note that e-Auction process envisaged in this advertisement shall be subject to final approval by the Competent Authority. Further, Canara Bank reserves the right to cancel, modify, amend or withdraw any of the terms of this advertisement and process document at any stage and/or disqualify any eligible party, at any stage without assigning any reason whatsoever and without any liability by uploading the corrigendum on the website and the decision of Canara Bank in this regard shall be final and binding. This is not an offer document and is being issued with no commitment.

Date:- 27.03.2025 Issued by
Place:- Secunderabad Canara Bank, SAM Branch, Secunderabad

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ADITYA BIRLA HOUSING FINANCE LIMITED

Registered Office- Indian Rayon Compound, Veraval, Gujarat- 362266 Branch office at 4th Floor, Mayur Complex Opp.Hockey Stadium, S.P Road, Secunderabad, Hyderabad Telangana-500003

APPENDIX IV[See Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002] Regulation Notice (for Immovable Property)

Whereas, the undersigned being the authorized officer of Aditya Birla Housing Finance Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued a demand notice dated 13-01-2025 calling upon the borrowers DOODIPALA JANKI REDDY AND DOODIPALA HEMALATHA mentioned in the notice being of Rs. 38,13,018.51/- (Rupees Thirty Eight Lakh Thirteen Thousand Eighteen and Fifty One Paise Only) within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and to the public in general that the undersigned has taken Possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act. read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 26th day of March of the year, 2025. The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Aditya Birla Housing Finance Limited for an amount of Rs. 38,13,018.51/- (Rupees Thirty Eight Lakh Thirteen Thousand Eighteen and Fifty One Paise Only) and interest thereon. Borrowers attention is invited to the provisions of Sub-section 8 of Section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All That The Flat No. 202, In Second Floor, Of "Villuril Heights", Admeasuring 1075 Sq. Feet. (Including Common Areas And Car Parking), Along With Undivided Share Of Land Admeasuring 50 Sq. Yards Or 41.80 Sq. Meters, Out Of Total Land Admeasuring 400 Sq. Yards, On Plot Nos. 228/A Eastern Part (156 Sq. Yards) And Plot 229 (244 Sq. Yards). In Survey No. 201, M.I.G. Phase-Iv, Vanasthalipuram, Residential Complex, Ward No. 6, Block No. 4, Situated At Sahebgarh Kalan Village, Hayathnagar Revenue Mandal, Ranga Reddy District Under Greater Hyderabad Municipal Corporation, Hayathnagar Circle, Telangana-500070, And Bounded By: Boundaries Of Entire Land: East: Plot No. 230 Mig. West Plot No. 228/A Western Part North: Plot No. 228/B Mig. South: 18 Metro Wide Road. Boundaries For Flat No. 202, Second Floor: East: Open To Sky West: Staircase, Corridor And Lift North: Open To Sky South: Open To Sky.

Date: 26/03/2025 Authorised Officer
Place: Hyderabad Aditya Birla Housing Finance Limited

SBI STATE BANK OF INDIA

STRESSED ASSETS RECOVERY BRANCH-05172 (HYDERABAD) 2nd Floor, Upstairs of TSRTC Building Computers' Amenity Centre, Koti, Hyderabad-500095. Land line No. (Off): 040-24651352 / 1325, E-mail ID: sbi.05172@sbi.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

[Under Rule 8(6) of Security Interest (Enforcement) Rules, 2002]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank of India, the secured creditor will be sold on "As is Where is", "As is What is" and "Whatever there is" on 19.04.2025, for recovery of Rs.58,78,834/- (Rupees Fifty eight lakh seventy eight thousand eight hundred and thirty four only) as on 27.03.2025 together with further interest, expenses as per contractual rate due to the secured creditors State Bank of India from Borrower Mr. Mohammed Ghouse S/o Basheer Ahmed, Flat No. 402, Mark Residency, Suncity, Bandlaguda, Hyderabad - 500 008. Also At: (1) NSL SEZ, Plot No.6, Sy No. 1, Near Uppal Stadium, Hyderabad-500039, (2) JSST Holidays, 5th Phase, IDA, Mallapur, Hyderabad.

The Reserve Price will be Rs.45,00,000/- (Rupees Forty five lakh only) and the earnest money deposit will be Rs.4,50,000/- (Rupees Four lakh fifty thousand only).

SHORT DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBRANCES IF ANY

All that piece and parcel of property consisting of Duplex Flat No. 402 on Fourth Floor, admeasuring 1600 Sq. feet including common areas, Car parking area of 100 Sq Feet, along with undivided share of land admeasuring 15.9 Sq. Yards out of 300 sq. yards in Plot No. 199, in block No. SPL, in survey No. 96/2 and 96/3, known as "Mark's Residency" situated at P&T Colony, Bandlaguda Jagir Village, Rajendranagar Mandal, Old, Now Under Gandipet Mandal, Ranga Reddy District belong to Sri Mohammed Ghouse vide Doc No. 3438/2017 dated 09/06/2017 Registered at Sub Registrar Gandipet and bounded by Boundaries for entire Apartment : North: 33'05" Road, South : Plot No. 206, East : Plot No. 200, West : Plot No. 198. Boundaries for Flat : North : Lift, Staircase & Corridor, South : Open to Sky, East : Flat No. 401, West : Open to Sky.

Coordinates: 17.359041, 78.401037 (Type this in google maps to find the location)

Reserve Price: Rs. 45,00,000/-; EMD: Rs. 4,50,000/-; Bid Increment Amount: Rs.25,000/-

Auction Date: 19.04.2025; Auction Time: 12.00 PM to 3.00 PM

ENCUMBRANCES KNOWN TO THE SECURED CREDITOR: NIL | PROPERTY ID: SBIN0005826203

Note: All applicable taxes, power bills, stamp duties, registration charges, fees, etc., will be borne by the successful bidder.

(1) All prospective bidders are requested to register themselves in the web portal URL: https://banknet.com on browser well before the auction date to participate in the e-auction of the above property. (2) The interested bidders who require assistance in creating login ID & Password, uploading data, submitting Bid documents, Training/Demonstration, Terms & conditions on online inter-se bidding etc., may visit the website https://banknet.com (3) For detailed terms and conditions of the sale, please refer to the link provided in the website URL: https://banknet.com. For further details please contact the following officials on any working day with prior appointment before 5.00 pm on 17.04.2025 (1) Shri Sandeep Paridala, Manager, Mobile No. 8985903747, (2) Shri Ganji Prasad, Chief Manager, Mobile No. 9868967625.

Date: 27.03.2025, Place: Hyderabad Sd/- Authorized Officer, SBI, SARB, Koti, Hyderabad.

TENDERS & NOTICES

adani Electricity

NOTICE INVITING TENDER

NIT No.	Brief Work Description	Estimated Cost (₹ Lacs)	Cost of EMD (₹ Lacs)	Prebid Meeting Date	Due Date of Submission	Time of Bid Opening	Date of Bid Opening
AEML/MD/2024-25/68	Supply of Services of Miscellaneous Material required for commissioning of proposed 33/11kV DSS in Mumbai Distribution Area	452.9	4.0	07.04.2025 11.30 hrs.	21.04.2025 16.00 hrs.	21.04.2025 16.00 hrs.	22.04.2025 16.00 hrs.
AEML/MD/2024-25/69	DMS System Upgrade at 650 Nos of 11kV CSS Locations at AEML	482.4	4.8	14.04.2025 11.30 hrs.	28.04.2025 16.00 hrs.	28.04.2025 16.00 hrs.	29.04.2025 16.00 hrs.
AEML/MD/2024-25/70	Supply of Assorted ratings of Streetlight LED	119.5	1.0	10.04.2025 11.30 hrs.	21.04.2025 16.00 hrs.	21.04.2025 16.00 hrs.	22.04.2025 16.00 hrs.
AEML/MD/2024-25/71	Supply of Assorted sizes of RCC Tiles	462.3	2.0	04.04.2025 11.30 hrs.	18.04.2025 16.00 hrs.	18.04.2025 16.00 hrs.	19.04.2025 16.00 hrs.
AEML/MD/2024-25/72	Construction of Postal Colony Chembur DSS (Beggars Home DSS)	878.0	8.8	15.04.2025 11.00 hrs.	21.04.2025 16.00 hrs.	21.04.2025 16.00 hrs.	22.04.2025 16.00 hrs.
AEML/MD/2024-25/73	Construction of Four Bungalow DSS (Mudran Kamgar DSS)	512.0	5.1	15.04.2025 12.00 hrs.	21.04.2025 16.00 hrs.	21.04.2025 16.00 hrs.	22.04.2025 16.00 hrs.
AEML/MD/2024-25/74	Construction of Shivaji Nagar EV DSS	289.0	2.9	15.04.2025 14.30 hrs.	21.04.2025 16.00 hrs.	21.04.2025 16.00 hrs.	22.04.2025 16.00 hrs.
AEML/MD/2024-25/75	Construction of Charkop Sector 2 DSS (Saint Mary Whada DSS)	712.0	7.1	15.04.2025 15.30 hrs.	21.04.2025 16.00 hrs.	21.04.2025 16.00 hrs.	22.04.2025 16.00 hrs.
AEML/MD/2024-25/76	Design, development and deployment of integrated Power Management software platform, with comprehensive support for a period of 3 years	500.0	5.0	11.04.2025 11.30 hrs.	26.04.2025 16.00 hrs.	26.04.2025 16.00 hrs.	28.04.2025 16.00 hrs.
AEML/MD/2024-25/77	Erection, Removal and Replacement of Octagonal Street Light Poles and other related activities	56.1	0.5	07.04.2025 11.30 hrs.	18.04.2025 16.00 hrs.	18.04.2025 16.00 hrs.	19.04.2025 16.00 hrs.

All materials and services will be as per Adani Electricity Mumbai limited specifications / BOQ. Prebid meeting will be done in person / electronically / telephonically and same will be communicated separately. For details with respect to Services / Materials, Qualifying Requirements, Terms & Conditions, Services / Submission of Tender documents etc. please visit our website www.adanielectricity.com -> Open Tenders. The Tender document will be available on the above link by 28th March, 2025. Tender must submit their bids online / via electronic submission. Vendor should keep checking the website www.adanielectricity.com for any Corrigendum / Amendment. No separate information regarding Corrigendum will be published in the newspaper.

Date: 28.03.2025 Techno Commercial Department

PUBLIC ANNOUNCEMENT - WITHDRAWAL OF THE OPEN OFFER

[Under Regulation 23(1)(a) of the SEBI (Substantial Acquisition of Shares and Takeover) Regulation, 2011]

TO THE PUBLIC SHAREHOLDERS OF NEW ERA LEASING AND FINANCE LIMITED ("TARGET COMPANY")

Registered Office: 23 Motia Khan, Rani Jhansi Road, New Delhi 110055 CIN:L67120DL1984PLC018800. Tel. No.: 011-69999350, Email ID: neweraleasingfinance@gmail.com, Website: www.neweraleasing.in

This Public Announcement of Withdrawal of the Open Offer intimated through Public Announcement ("PA") dated 27th April, 2015, Detailed Public Statement ("DPS") dated 5th May 2015 published in Business Standard (English + Hindi), all editions and in Kalantar Patrika (Bengali) on 6th May 2015 and the Draft Letter of Offer ("DLOF") dated 12th May, 2015 is being issued by M/s. Sobhagya Options Private Limited ("Manager to the Offer"), for and on behalf of Mr. Munish Goyal, Ms. Minu Goyal, Mr. Sudhir Goyal and Mr. Sanjeev Kumar (hereinafter collectively referred to as the "Acquirers") pursuant to and in compliance with Regulations 23(1)(a) of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended ("SAST Regulations").

The shareholders of New Era Leasing and Finance Limited are requested to note the following with respect to and in connection with the aforesaid Open Offer:

- The Equity Shares of the Company are listed only on Calcutta Stock Exchange Limited and not on any national stock exchange.
- The Offer by the Acquirers as contained in the PA, DPS and the DLOF was subject to the Target Company obtaining the prior statutory approval of Reserve Bank of India (RBI) for change in shareholding and management of the Target Company which was referred to as a pre-condition in:
 - Clause (D) sub-clause (v) of Section I and in Clause (i) of Section VI of the Detailed Public Statement (DPS), and
 - Clause 7.4.1 of the Draft Letter of Offer (DLOF).
- The prior Statutory Approval of the Reserve Bank of India for change in shareholding and management of the Target Company could not be obtained by the Target Company.
- The Draft Letter of Offer (DLOF) was never converted into Letter of Offer as the statutory condition was not fulfilled, the DLOF/LOF was never despatched/ emailed to the public shareholders of the Company and the Takeover Offer was never opened due to reason as mentioned above.
- This Public Announcement is issued in terms of Regulation 23(1)(a) of the SAST Regulation which reads as:

Regulation 23(1) - An open offer for acquiring shares once made shall not be withdrawn except under any of the following circumstances -

 - statutory approvals required for the open offer or for effecting the acquisitions attracting the obligation to make an open offer under these regulations having been finally refused, subject to such requirements for approval having been specifically disclosed in the detailed public statement and the letter of offer,
- This Public Announcement is to be read in continuation of and in conjunction with the PA, DPS and DLOF (as the case may be) and also for further action to be taken about the release of the Escrow Amount under the provisions of Regulation 17(10)(a) of the SAST Regulations as apply to withdrawal of the Open Offer under Regulation 23(1)(a) of the SAST Regulations.
- A copy of this Public Announcement will be sent to The Calcutta Stock Exchange Limited and the Securities and Exchange Board of India and the Target Company in accordance with the provisions of Regulations 23(2)(a) and (b) of the SAST Regulations, and is being published in all the newspapers specified above in which the DPS was published.
- The Acquirers accepted full responsibility for the information contained in this Public Announcement (as the case may be) and also for the fulfillment of the obligations of the Acquirers, if any, laid down in the SAST Regulations, as amended from time to time.

ISSUED BY THE MANAGER TO THE OFFER ON BEHALF OF THE ACQUIRERS:

SOBHAGYA CAPITAL OPTIONS PRIVATE LIMITED

Regd. Office: E-227 Basement, East of Kailash, South Delhi, New Delhi- 110065

Tel. No.: +91 78360 66001, Email: cs@sobhagyaicap.com

Investor Grievance Email: delhi@sobhagyaicap.com

Website: www.sobhagyaicap.com

Contact Person: Mr. Rishabh Singhvi, DIN 00374248

SEBI Registration No.: INM000008571

For and on behalf of the Acquirers

Sd/- (MUNISH GOYAL) Sd/- (MINU GOYAL) Sd/- (SUDHIR GOYAL) Sd/- (SANJEEV KUMAR)

S V GLOBAL MILL LIMITED

CIN: L17100TN2007PLC065226

Regd. Office : New no.5/1 (Old No. 3/1) 6th Cross Street, GIT Colony, Mylapore, Chennai - 600004

Website: www.svgml.com, Tel.No: +91 44 24599 / 52/ 53; E-mail: corporat@ethirajgroup.com

NOTICE OF POSTAL BALLOT

NOTICE is hereby given to the shareholders of S V Global Mill Limited ("The Company") for the approval of the following items: 1. Re-appointment of Shri. S Muthu Selvam as an Independent Director, 2. To amend the Memorandum of Association of the Company by adding additional clause of business, are being sought by way of Postal Ballot only. Pursuant to Section 108 and 110 of Companies Act, 2013, as amended ("the Act") read with Rule 20 and 22 of Companies (Management and Administration) Rules, 2014, including any modification(s) and re-enactment(s) thereof for the time being in force, Secretarial Standards on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India to the extent applicable and guidelines prescribed by the Ministry of Corporate Affairs ("MCA"), conducting Postal Ballot process through electronic voting (remote e-voting) vide latest General Circular No. 09/2024 dated September 19, 2024 and other applicable laws and regulations (including any statutory modifications or re-enactment for the time being in force), the Company on 27.03.2025 has sent the Notice along with the instructions for e-voting, through e-mail, to those members appear on the list on beneficiaries as on 21.03.2025 (Cut-off date) and whose E-mail IDs are registered with Cameo Corporate Solutions Limited ("RTA") or with their respective Depository Participants ("DPs"). In accordance with the requirements of the MCA Circulars, dispatch of hard copies of the notice is not required. Hence, the members are requested to communicate their assent or dissent only through remote e-voting.

The Notice is available on the Company's website at www.svgml.com, on the website of the Stock Exchange at www.bseindia.com and the website of CDSL (agency for providing the remote e-Voting facility) at www.evotingindia.com. Members whose names appear in the Register of Members/ List of Beneficiary Owners as on the Cut-off date shall be entitled to vote in relation to the resolutions specified in the Notice. The voting rights of the members shall be in proportion to their shares in the total paid-up equity share capital of the Company, as on the Cut-off Date. Any person who is not a member as on the Cut-off Date should treat this Notice for information purpose only.

The Company has engaged the services of CDSL to provide remote e-voting facility to its members. The remote e-voting period commences on, Monday, 31st March, 2025 at 10:00 A.M. (IST) and ends on Tuesday, 29th April, 2025 at 5:00 P.M. (IST). The remote -voting module will be disabled by the RTA for voting thereafter. Once the vote on a resolution is cast by a member, the same shall not be allowed to change subsequently. The members who have not registered their mail IDs may get registered the same with their RTA/DPS. The procedure for remote e-voting is provided in the Notice in detail. The Company has appointed M/s. M K Madhavan & Associates, Practicing Company Secretaries, Chennai to act as Scrutinizer for conducting the electronic voting process in a fair and transparent manner.

The results would be declared within a period of two working days of Conclusion of e-voting. The said results along with the Scrutinizer's report shall be placed on the Company's website at www.svgml.com, the website of CDSL at www.evotingindia.com and simultaneously be communicated to BSE, where the equity shares of the Company are listed.

In case of any queries, the members holding shares in demat mode, with CDSL may contact CDSL by writing to helpdesk.evoting@cdslindia.com or call at toll free no: 1800 22 5533 or 1800 22 4430, with NSDL by writing to evoting@nsdl.co.in or call at toll free no: 1800 102 0990. Members who are voting through the facilities provided by the Depository Participants, may contact their respective Depositories Participants on their helplines.

Date: 27/03/2025 For S V Global Mill Limited

Place: Chennai E Shanmugam Chairman and Managing Director

SHUBHAM HOUSING DEVELOPMENT FINANCE CO. LTD.

Corporate Office : 425, Udyog Vihar Phase IV, Gurgaon-122015 (Haryana) Ph. : 0124-4212530/31/32, E-Mail : customercare@shubham.co Website : www.shubham.co

DEMAND NOTICE

Notice U/S 13(2) of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter called "ACT")

It is to bring to your notice that your loan account has been declared as NPA by secured creditor Shubham Housing Development Finance Company Limited having its registered office at 608 - 609, 6th Floor, Block - C Ansal Imperial Tower, Community Center, Naraina Vihar, New Delhi - 110028 (hereinafter called 'SHDFCL') and you are liable to pay total outstanding against your loan to SHDFCL. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc. Therefore, we hereby call upon you to discharge in full your liabilities to SHDFCL within 60 days from the date of this notice failing which SHDFCL will be empowered to exercise the power under Section 13(4) of the ACT. The details of borrowers and secured assets are as under:

S. No.	Loan No./ Borrower's Name	Applicant Address	Demand Notice Date & Amount	Secured Asset
1	Loan No. OWGL2305000005063069, Guguloth Anil, Anasurya Gugulothu	H No 4-5, Chandrutanda Muluagu, Ramachandrapuram Warangal Near By School Warangal Telangana - 506349	22-03-2025 & ₹ 7,06,913/-	H.No.4-5, Chandru Thanda, Kodishalakunta Village G.P., Muluagu Mandal Dist Warangal, Telangana-506349. Area: 4954 Sq.Ft. Boundaries: East- House of B.Singhya, West - Road, North - Open Place of Banoth Yakub, South - Road
2	Loan No. OPDR2307000005066315, Mandha Venkata Ramana, Mandha Anusya	2/67, Penikalapadu Village Muddanur Mandal Cuddapah Andhra Pradesh -516380	22-03-2025 & ₹ 7,05,567/-	SY No.186-1, Penikalapadu Grama Panchayath Muddanur Mandal Ysr District Cuddapah Andhra Pradesh-516380. Area: 2821 Sq.Ft. Boundaries: East- Land of Mandha Ganga Raju, West - Vanka, North - Road, South- Land of Kallishetty Ramchandrudu
3	Loan No. OPDR2312000005074412, Arkata Venkuma Suvarthamma, Arkata Venulma Ravi	D.No1-3-39, Ward No 1 Muddanur Main Road Pulivendula Near Stjoseph School Cuddapah Andhra Pradesh -516390	22-03-2025 & ₹ 12,07,468/-	S No.72/b1, D No.1-3-39, Ward No.1, Assessment No.1122000315, Muddanur Road Pulivendula Municipality, Ysr District Cuddapah Andhra Pradesh -516390. Area: 750 Sq.Ft. Boundaries: East- Muddanur Road, West - Sandhu Rasta, North - House of Arkata Venulma Padmavathi, South - House of Arkata Venulma Dheniyulu
4	Loan No. OVDA2307000005066223, Samudrala Uma Maheswara Rao, Samudrala Padmaja	19-28/1, Bharath Takies Centre Nandigama, Krishna Nd B T Road Vijayawada Andhra Pradesh -521185	22-03-2025 & ₹ 21,54,590/-	RS No 522-3A, Door No.19-38 Nandigama Village And Grama Panchayath, Krishna, Andhra Pradesh -521185. Area: 499.5 Sq.Ft. Boundaries: East- Shop Site, West - Shop Site, North - Property of Batina Narayana, South - Road
5	Loan No. OVDA2401000005076429, Alekhya Sundaram Gollapalli, Meesala Srinivasa Rao, Gollapalli Prema Sundaram	Door No.10-244/17, Puchalapalli Sundrayya Street, Yerraballam, Mangalagiri, Guntur Andhra Pradesh -522503	22-03-2025 & ₹ 13,41,609/-	Door No.4-103, D No 679/a1, Assessment No.385, Yanamadala Village And Gram Panchayat Prathipadu Mandal, Guntur, Andhra Pradesh -522019. Boundaries of the Property: Item No.1: East : Property of Kotnala Bulli Venkaiah, South : Property of Gannavarapu Pamulaila, West : 9 Feet Own Path Way, North : Property of the Vendor Within the said boundaries an extent of 95 Sq.Yds of site along with RCC building with all easement rights. Item No.2: East : 9 Feet Own Path Way, South: Property of Moglicharla Venkata siva rao path way, North : Pancharay Bazar Within the said boundaries an extent of 120 Sq.Yds of site with all easement rights. Within the said boundaries an total extent of 215 Sq.Yds with all easement rights.

Place : Gurgaon Date : 27-03-2025

Shubham Housing Development Finance Company Limited

GRIHUM HOUSING FINANCE LIMITED

(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Of Unit: 2nd Floor, Srinivasa Chamber, Plot No.- 28 & 15, Near Big Bazar, Mansoorabad, LB Nagar, Hyderabad, Andhra Pradesh-500074

E-AUCTION - SALE NOTICE Sale of secured immovable asset under SARFEEs Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/ Mortgagee (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihnum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihnum Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magna Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the Security Interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act.

ANALYSTS SEE VOLUME GROWTH REBOUND IN FY26

Cement firms on road to recovery

URVI MALVANIA
Mumbai, March 25

CEMENT MANUFACTURERS ARE set to enter an earnings upcycle in FY26, with analysts forecasting a revival in demand and improved margins driven by structural cost reductions.

According to a report by UBS, key concerns such as weak demand, pricing pressures, and competition from Adani Group have already played out, setting the stage for a recovery.

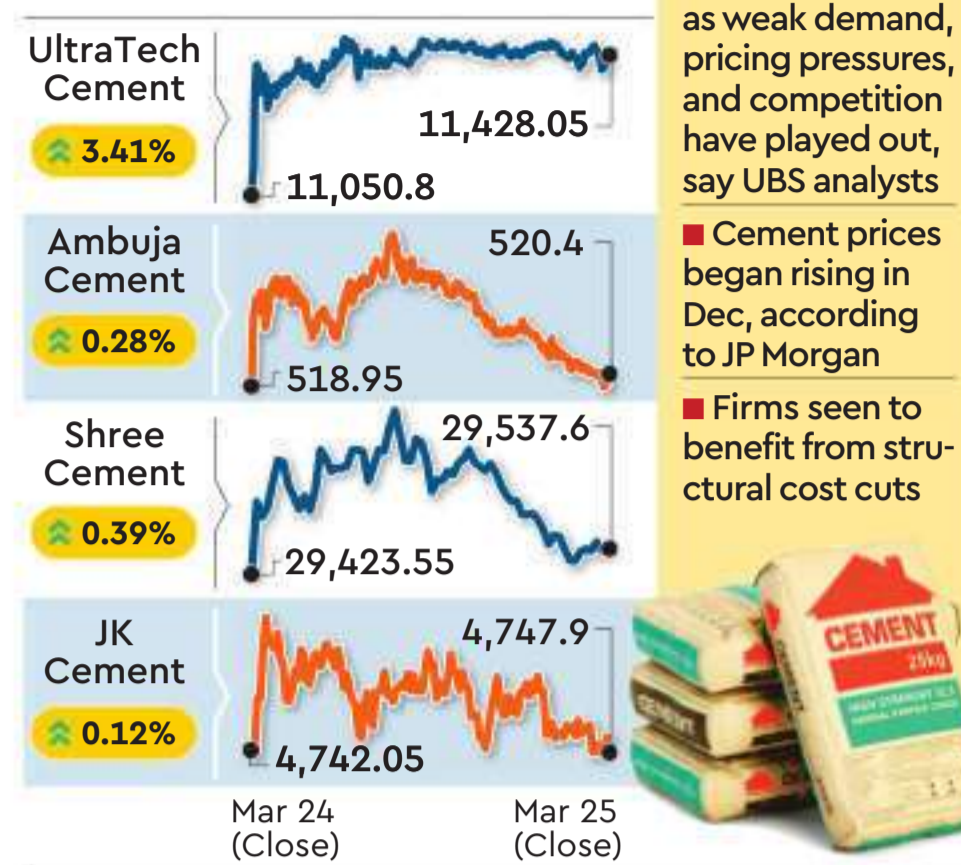
According to analysts at the brokerage, a combination of factors, including a housing upcycle, increased government capex, and sector consolidation led by UltraTech and Ambuja, will contribute to stronger earnings for cement manufacturers.

"In our view, all key cement demand drivers—housing (both rural and urban), infrastructure, and commercial projects—are aligned and should drive robust sector volume growth at a 7-8% CAGR, or 1.0-1.2 times real GDP growth, over the medium term," the report stated.

Cement prices, which fell sharply by 8% in the first nine months of FY25, have likely hit their lowest levels, with potential for gradual improvement in the coming months. JP Morgan noted that prices began rising in December, and there have been no significant rollbacks across any region. UBS analysts have also suggested that pricing should continue to strengthen through FY26 and FY27.

Beyond price improvements, cement firms are

ON SOLID FOOTING



Concerns such as weak demand, pricing pressures, and competition have played out, say UBS analysts

Cement prices began rising in Dec, according to JP Morgan

Firms seen to benefit from structural cost cuts

expected to benefit from structural cost reductions as they transition towards sustainable practices. UBS highlighted that initiatives such as green energy adoption, waste heat recovery systems, and alternative fuel usage will lead to cost savings, enhancing margins over the next 2-3 years. Additionally, logistical efficiencies, bolstered by higher railway penetration and increased EV and CNG usage, will further reduce costs.

The brokerage sees an 8% volume growth in FY26, supported by continued housing demand, government's infra spending, and improving rural economic indicators. Cement sales volume growth had slowed to 2% in

H1FY25 after a 10% CAGR between FY22 and FY24. The fall was largely attributed to the elections in May 2024 and unfavourable weather conditions.

Sector consolidation is expected to persist despite UltraTech and Ambuja Cement having acquired five firms in the past three years. "We foresee additional acquisitions, though valuations will likely hover around \$100 million per tonne, as most easy acquisition targets—those with weak balance sheets or stressed operations—have already been absorbed," analysts noted.

UltraTech's shares closed at ₹11,428.05, up 3.41% on the BSE on Tuesday. Other stocks also saw modest gains.

BharatPe trims loss to ₹149 cr

FE BUREAU
Bengaluru, March 25

FINTECH UNICORN BHARATPE has sharply reduced its losses to ₹148.8 crore in the first nine months of the current fiscal, according to a report by India Ratings and Research. The company had reported losses of ₹491.9 crore in FY24 and ₹926.9 crore in the year before.

Excluding costs related to employee stock options, BharatPe managed to break even at the Ebitda level during April-December. The firm primarily earns from payment processing fees from merchants using their QR code for UPI payments, and from service fees for facilitating loans.

BharatPe conducts its lending business through Trillionloans, where it holds a 62.3% stake as of January end. The report said the firm plans to increase its stake in Trillionloans to 100% in the next three years, subject to regulatory approval.

Trillionloans has been able to grow its loan book significantly in the past three years since BharatPe acquired a controlling interest. BharatPe has infused around ₹280 crore into Trillionloans between March 2023 and December last year. In January, it infused another ₹48.4 crore.

Trillionloans's loan book almost doubled to ₹1,154.5 crore in the first nine months of this financial year, from ₹869.5 crore in FY24 and ₹659.3 crore in FY23. The number of active



Excluding employee stock option costs, the firm achieved Ebitda breakeven in Apr-Dec

merchant counts also increased to about 200,000 in February from around 66,000 in March 2023.

After settling a long-standing legal dispute with its former co-founder Ashneer Grover in September last year, BharatPe is focusing on going public in the next two years, and is also in the process of selling a part of its 49% stake in Unity Small Finance Bank.

The rating agency expects BharatPe to continue to infuse capital into Trillionloans, which will assist its portfolio expansion and provide a cushion against any asset quality stress.

"The unsecured lending space is facing asset quality issues across the industry. BharatPe is having a vintage of seven years of offering multiple services to a large merchant base and has unique capability to assess actual cash flows of these merchants on a real time basis," it said.

India Inc should not focus on tariffs: Jamshyd Godrej

PRESS TRUST OF INDIA
Mumbai, March 25

AMID FEARS OF the possible impact of US tariff measures, industry grouping CII on Tuesday asked companies to focus on competitiveness rather than worrying about the duty revisions.

Jamshyd Godrej, chairman and MD of locks and refrigerator maker Godrej & Boyce, said that Indian manufacturers will have to focus on scale, just like China, in its pursuit to become more competitive.

US President Donald Trump has announced that the country will charge tariffs at par with the ones levied by India on American imports from April 2. Experts have opined that there is a difference in tariffs of the two countries and there can be some impact on Indian exporters.

"...I think tariffs is the wrong thing to focus on. The thing to focus on is competitiveness. And I think everyone should get away from this tariff mindset," Godrej told reporters on the sidelines of CII Manufacturing Summit here.

Godrej, who has been a past president of CII and also chairman of the summit, recalled that the 1991 reforms which



JAMSHYD GODREJ
CHAIRMAN & MD, GODREJ & BOYCE
The thing to focus on is competitiveness. And I think everyone should get away from this tariff mindset

department for promotion of industry and internal trade, said the goal of increasing share of manufacturing to 25% of the gross value added from the current 16-17% is still maintained.

A lot more needs to be done for reducing burden of regulation and cost of doing business, he said, adding that we also need to take steps toward deregulations.

The government is also working to reduce the cost of logistics to the global average of 6-7%, he said.

The government's production linked incentive scheme has yielded ₹1.61 lakh crore in investments, ₹5.31 lakh crore of exports and employment for 1.15 million people since its launch, he said, hoping that the scheme will continue to yield better results as the investments mature.

He conceded that the focus on quality has resulted in some issues for the manufacturing, but added that the government has acted promptly to redress them.

Bhatia asked big corporations to enlarge their vendor relationships with local manufacturers, and startups to help the overall manufacturing activity in the country.

Godrej Appliances expects 50% jump in AC demand

RAGHAV AGGARWAL
New Delhi, March 25

AFTER AN EXCEPTIONAL 100% growth in air conditioner (AC) sales last year, Godrej Appliances, part of the Godrej Enterprises Group, anticipates a robust 50% year-on-year rise in demand this summer season.

Kamal Nandi, business head and EVP at Godrej Appliances, told FE: "We are now a billion-dollar company, with ACs contributing nearly 48-49% of our total revenue."

Nandi also projected a significant market share increase. "We closed FY24 with a 6.5% market share, and we expect to end FY25 at around 10%. By FY26, we aim to reach 12-13%, positioning us among the top three players in the market," he noted.

To strengthen its foothold, the company launched nine new smart ACs on Tuesday, expanding its product portfolio to 67 models. It has also entered the commercial AC segment with new tower and cassette models. Priced from ₹42,900, these smart ACs come with AI-powered technology, IoT connectivity, WiFi-enabled con-



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availability of compressors and copper tubes. These issues stem from stringent quality control norms and import restrictions from China. To counter this, the government introduced a production-linked incentive (PLI) scheme in FY21 to promote domestic manufacturing.

"Before the PLI scheme, India imported about 75% of its AC components. This has now reduced to roughly 35%," Nandi explained. He acknowledged the ongoing shortfall but expressed confidence that by FY27, the country would achieve self-sufficiency in compressor production.

Godrej Appliances operates two manufacturing facilities in Mohali and Pune and is actively working on expanding its capacity. "We are well-prepared for next year, but we are already strategising our next expansion phase," Nandi stated.

Targeting a broad customer base, the firm offers ACs across various price points—₹30,000 to ₹50,000. Special emphasis is being placed on smaller cities, where both premium and budget ACs are witnessing high demand.

Neo Asset's fund buys two NHA road assets

FE BUREAU
Mumbai, March 24

NEO INFRASTRUCTURE INCOME OPPORTUNITIES FUND (NIOF), an alternative investment fund (AIF), has inked agreements to acquire two operational road assets under the NHA's hybrid annuity model from CDS Infra Projects for ₹1,500 crore.

Both the road assets are located in Haryana and Punjab and are part of the 669-km four-lane greenfield Delhi-Amritsar-Katra Expressway that is being built to connect Delhi to Katra in Jammu & Kashmir, with a section leading to Amritsar.

NIOF is Neo Asset Management's flagship core infrastructure fund that buys out de-risked, operational core

infrastructure assets which provide steady and predictable cash flows. Neo Asset Management (NAM), which currently manages multiple funds with a corpus exceeding ₹10,000 crore.

Hemant Daga, CEO, NAM, said: "Successful signing of SPAs for these assets under the NHA's hybrid annuity model from CDS Infra Projects for ₹1,500 crore deal

The fund has acquired the projects from CDS Infra in a ₹1,500-crore deal. The fund highlights our ability to source high quality assets as well as foster our deep industry relationships and experience. "Sited in one of India's most significant expressways and built to the highest standards, they fit perfectly with our fund's strategy of acquiring high-quality, long-term core infrastructure assets," Abishek Goel, MD and head - infra & real assets and Saurabh Singhal, MD and partner at NIOF, said in a joint statement.

FORM A PUBLIC ANNOUNCEMENT (Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)	
FOR THE ATTENTION OF THE CREDITORS OF NISHITA MALL MANAGEMENT COMPANY PRIVATE LIMITED	
RELEVANT PARTICULARS	
1 Name of Corporate Debtor	Nishita Mall Management Company Private Limited
2 Date of incorporation of corporate debtor	16.08.2004
3 Authority under which corporate debtor is incorporated / registered	ROC Mumbai
4 Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U70100MH2004PTC148033
5 Address of the registered office and principal office (if any) of corporate debtor	Regd. Address: Shop No. 28, 01st Floor, Krishna Arcade, Yashwanth Shrushti, Khairi, Bosar Tal. & Dist. Palghar, Boisar, Thane, Palghar, Maharashtra, India, 401501 (As per MCA Records) Address as per NCLT order: Pantaloan Knowledge House, Shyam Nagar, Off. Jogeshwari Vikroli, Link Road, Jogeshwari (E), Mumbai - 400060 (Maharashtra)
6 Insolvency commencement date in respect of corporate debtor	24.03.2025
7 Estimated date of closure of insolvency resolution process	20.09.2025
8 Name and registration number of the insolvency professional acting as interim resolution professional	Name: Manoj Kumar Agarwal Registration No. IBB/IPA-001/IP-P00714/2017-2018/11222
9 Address and e-mail of the interim resolution professional, as registered with the Board	Regd Add: B-83, Andheri Green Field Tower C H S Limited, Jogeshwari Vikroli Link Road, Near Poonam Nagar, Andheri East, Mumbai City, Maharashtra - 400093 Email id: ipmanoj.agarwal@gmail.com
10 Address and e-mail to be used for correspondence with the interim resolution professional	Correspondence Address: Finvin Turnaround and Restructuring Private Limited situated at 605, 6th Floor, Sunteck Crest, Mukund Nagar Road, Andheri (E), Mumbai, MH - 400059. Email id: crp.nishitamall@gmail.com
11 Last date for submission of claims	07.04.2025
12 Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not Applicable.
13 Names of Insolvency Professionals identified to act as Authorized Representative of creditors in a class (Three names for each class)	Not Applicable
14 (a) Relevant Forms and (b) Details of authorized representatives, are available at:	a. Web link: https://bbi.gov.in/en/home/downloads b. Not Applicable
Notice is hereby given that the National Company Law Tribunal, Mumbai Bench V has ordered the commencement of a corporate insolvency resolution process of the Nishita Mall Management Company Private Limited on March 24, 2025. The creditors of Nishita Mall Management Company Private Limited, are hereby called upon to submit their claims with proof on or before April 07, 2025 to the interim resolution professional at the address mentioned against entry No. 10. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.	
Date: 25.03.2025 Place: Mumbai	Sd/- Manoj Kumar Agarwal Interim Resolution Professional IBBI/PA-001/IP-P00714/2017-2018/11222 Authorisation for Assignment No. AA1/11222/02/311225/107669 Validity of Authorisation of Assignment: December 31, 2025

NOTICE CUM ADDENDUM NO. AD/21/2025

THIS NOTICE CUM ADDENDUM SETS OUT THE CHANGES TO BE MADE IN THE SCHEME INFORMATION DOCUMENT ("SID"), KEY INFORMATION MEMORANDUM ("KIM") AND STATEMENT OF ADDITIONAL INFORMATION ("SAI"), OF CERTAIN SCHEMES OF MIRAE ASSET MUTUAL FUND ("MAMF/FUND")

NOTICE is hereby given to the Investors / Unitholders regarding the following.

- Appointment of Key Personnel of AMC:**
Mr. Tanmay Mehta shall be appointed as Fund Manager and the Key Personnel of AMC with effect from **Tuesday, April 01, 2025**.
Accordingly, the details pertaining to Mr. Tanmay Mehta shall be added under the section 'Information on Key Personnel' under Section II - 'Asset Management Company' in the SAI of the Fund.

Name	Designation/ Years of experience	Qualification/ Age	Experience & Background (during last 10 years)
Tanmay Mehta	Research Analyst (Senior Manager)/ 12 years	B.Com & Chartered Accountant / 34 years	Mr. Tanmay Mehta has over 12 years of experience primarily into equity research. He has been associated with the AMC since Jan 2021. Prior to this, Mr. Mehta has worked across Institutional Equity Research and Investment Banking Functions at SBI Capital Markets. He is a Chartered Accountant and has also cleared CFA (US).

All the other terms and conditions of SAI of the Fund will remain unchanged.

- Change in Fund Management Responsibility of Mirae Asset Healthcare Fund**
Effective **Tuesday, April 01, 2025**, the Fund Management Responsibility of Mirae Asset Healthcare Fund shall be as under:

Name of the Scheme	Existing Fund Manager(s)	Proposed Fund Manager(s)
Mirae Asset Healthcare Fund	Mr. Vrijesh Kasera	Mr. Vrijesh Kasera Mr. Tanmay Mehta

Accordingly, the SID and KIM of Mirae Asset Healthcare Fund stands amended suitably to reflect the change as stated above.

This Notice cum Addendum forms an integral part of SAI, SID & KIM of the aforementioned Scheme of MAMF, as amended from time to time. All the other terms and conditions of SAI, SID & KIM of the Scheme of MAMF, except as specifically modified herein above, shall remain unchanged.

For and on behalf of the Board of Directors of
MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD.
(Asset Management Company for Mirae Asset Mutual Fund)

Date : Mumbai
Place : March 25, 2025

Sd/-
AUTHORISED SIGNATORY

MIRAE ASSET MUTUAL FUND (Investment Manager: Mirae Asset Investment Managers (India) Private Limited) (CIN: U65990MH2019PTC324625).
Registered & Corporate Office: 606, 6th Floor, Windsor Building, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098. ☎ 1800 2090 777 (Toll free), ✉ customercare@miraeeasset.com 🌐 www.miraeeassetmf.co.in

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Nippon Life India Asset Management Limited
CIN - L65910MH1995PLC220793

Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 22 6808 7000 • Fax No. +91 22 6808 7097
Email: investrelation@nipponindiam.com • Website: <https://mf.nipponindiam.com>

NOTICE TO MEMBERS

The Members of Nippon Life India Asset Management Limited ("the Company") are hereby informed that pursuant to the provisions of Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("Rules"), Secretarial Standard 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 and subject to other laws and regulations, as may be applicable, from time to time (including any statutory modification(s) or re-enactment(s) thereof, read with General Circular Nos. 14/2020 dated April 8, 2020 and 17/2020 dated April 13, 2020, read with other relevant circulars, including General Circular No. 9/2024 dated September 19, 2024, the Company has on March 25, 2025 through e-mail, sent a Notice of Postal Ballot dated March 12, 2025 ("Notice") along with the details of e-voting to the Members whose names appeared in the Register of Members/List of Beneficial Owners, as received from the Depositories/ Depository Participants on **Friday, March 21, 2025 ("cut-off date")** and who have registered their email addresses with the Company and/or with the Depositories/ Depository Participants as on the cut-off date for seeking consent of the Members through Postal Ballot (i.e. voting through electronic means), in relation to the resolution as detailed in the said Notice.

The Board of Directors of the Company have appointed Mr. Mukesh Siroya (CSI Membership No. F5682), Proprietor, M/s. M. Siroya and Company, Practicing Company Secretaries, as the Scrutinizer for conducting voting process in a fair and transparent manner.

The Company has engaged the services of KFIN Technologies Limited ("KFinTech") for providing e-voting facility to the Members of the Company. The Postal Ballot Notice is available on the Company's website at <https://mf.nipponindiam.com> and on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange Limited at <https://www.bseindia.com> and <https://www.nseindia.com>, respectively, and on the website of KFinTech at <https://evoting.kfintech.com>. Members who have not received the Postal Ballot Notice may download it from the above-mentioned websites.

The e-voting period commences on Wednesday, March 26, 2025 at 09.00 A.M. (IST) and ends on Thursday, April 24, 2025 at 05.00 P.M. (IST). The e-voting will not be allowed beyond the aforesaid date and time, and the e-voting module shall be disabled by KFinTech upon expiry of the aforesaid period.

In terms of the relaxation granted by the MCA/SEBI, companies are permitted to conduct the Postal Ballot by sending Notice in electronic form only. Hence, the Company has not dispatched the Postal Ballot Notice, Postal Ballot Form and pre-paid business reply envelope by post or courier to the Members. However, it is clarified that all the persons who are Members of the Company as on the cut-off date i.e. March 21, 2025 (including those Members who may not have received this Notice due to non-registration of their email IDs with the Company or with the Depositories/ Depository Participants) shall be entitled to vote in relation to the resolution(s) specified in the Notice.

Manner of registering / updating Email addresses and Mobile No(s):

- Members holding shares in physical mode, who have not registered / updated their e-mail address and mobile no. with the Company, are requested to register / update their e-mail address and mobile no. by submitting a duly filled and signed Form ISR-1 along with requisite supporting documents on <https://ris.kfintech.com/clientservices/isc/isrforms.aspx> or submitting hard copies to KFinTech at Selenium, Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032.
- Members holding shares in dematerialised mode, who have not registered / updated their email address and mobile no. are requested to register / update their e-mail address and mobile no. with the Depository Participant(s) where they maintain their demat accounts.

In case of any queries, you may refer to the "Help" and "FAQs" sections/e-voting user manual available through a dropdown menu in the "Downloads" section of KFinTech website for e-voting: <https://evoting.kfintech.com> or call KFinTech toll free number 1-800-309-4001 or email at enward_ris@kfintech.com or contact Mr. Mohammed Shanoor, Corporate Registry, KFin Technologies Limited at evoting@kfintech.com.

The Members whose name appears in the Register of Members/List of Beneficial Owners maintained by Depositories as on the **Cut-off Date i.e. March 21, 2025** will be considered for voting and any person who is not a Member as on the Cut-off Date should treat this Notice for information purposes only.

Members are requested to carefully read all the notes set out in the Notice and in particular, instructions for manner of casting vote through remote e-voting.

The Scrutinizer will submit his report to the Chairperson or any person authorised by him after completion of the scrutiny on or before April 26, 2025 and the results of voting by postal ballot will be declared on or before 5.00 P.M., April 26, 2025, at the Registered Office of the Company at 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (West), Mumbai 400 013 by placing it along with the Scrutinizer's report on its agency board, Company's website <https://mf.nipponindiam.com> and on the website of the agency (KFinTech), <https://evoting.kfintech.com> and shall also be communicated to the Stock Exchange(s).

For Nippon Life India Asset Management Limited

Sd/-
Valde Varghese
Company Secretary & Compliance Officer

Place : Mumbai
Date : March 25, 2025

ANALYSTS SEE VOLUME GROWTH REBOUND IN FY26

Cement firms on road to recovery

URVI MALVANIA
Mumbai, March 25

CEMENT MANUFACTURERS ARE set to enter an earnings upcycle in FY26, with analysts forecasting a revival in demand and improved margins driven by structural cost reductions.

According to a report by UBS, key concerns such as weak demand, pricing pressures, and competition from Adani Group have already played out, setting the stage for a recovery.

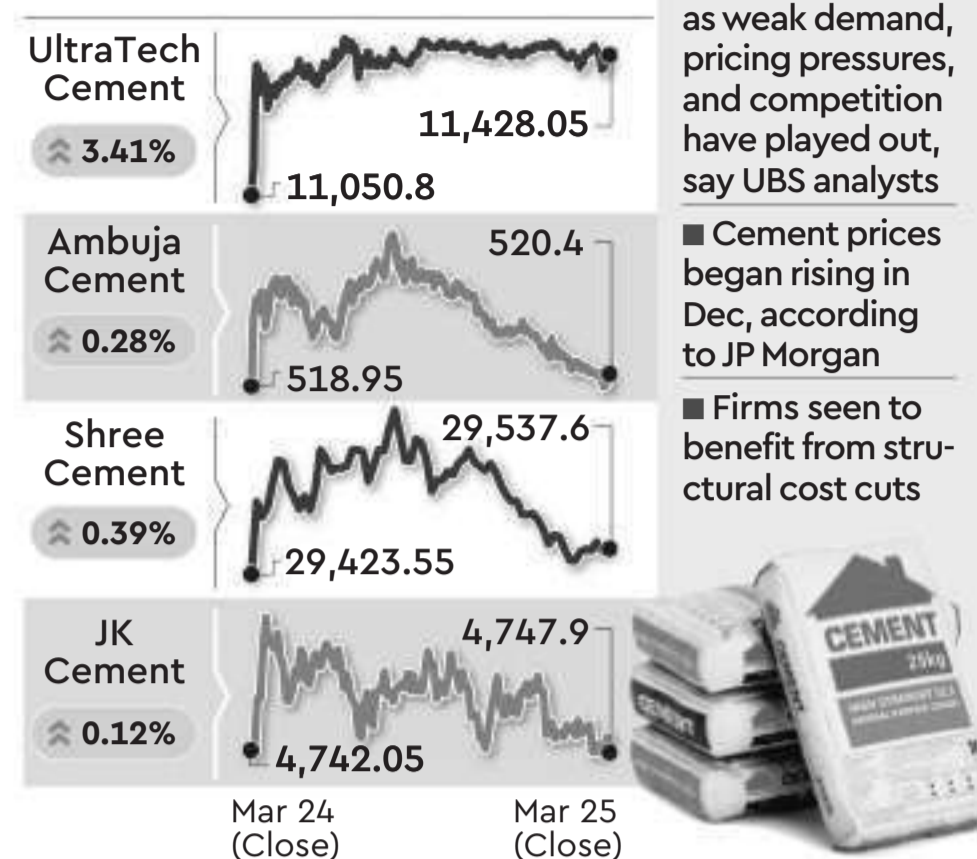
According to analysts at the brokerage, a combination of factors, including a housing upcycle, increased government capex, and sector consolidation led by UltraTech and Ambuja, will contribute to stronger earnings for cement manufacturers.

"In our view, all key cement demand drivers—housing (both rural and urban), infrastructure, and commercial projects—are aligned and should drive robust sector volume growth at a 7-8% CAGR, or 1.0-1.2 times real GDP growth, over the medium term," the report stated.

Cement prices, which fell sharply by 8% in the first nine months of FY25, have likely hit their lowest levels, with potential for gradual improvement in the coming months. JP Morgan noted that prices began rising in December, and there have been no significant rollbacks across any region. UBS analysts have also suggested that pricing should continue to strengthen through FY26 and FY27.

Beyond price improvements, cement firms are

ON SOLID FOOTING



expected to benefit from structural cost reductions as they transition towards sustainable practices. UBS highlighted that initiatives such as green energy adoption, waste heat recovery systems, and alternative fuel usage will lead to cost savings, enhancing margins over the next 2-3 years. Additionally, logistical efficiencies, bolstered by higher railway penetration and increased EV and CNG usage, will further reduce costs.

The brokerage sees an 8% volume growth in FY26, supported by continued housing demand, government's infra spending, and improving rural economic indicators.

Cement sales volume growth had slowed to 2% in

■ Concerns such as weak demand, pricing pressures, and competition have played out, say UBS analysts

■ Cement prices began rising in Dec, according to JP Morgan

■ Firms seen to benefit from structural cost cuts

H1FY25 after a 10% CAGR between FY22 and FY24. The fall was largely attributed to the elections in May 2024 and unfavourable weather conditions.

Sector consolidation is expected to persist despite UltraTech and Ambuja Cement having acquired five firms in the past three years. "We foresee additional acquisitions, though valuations will likely hover around \$100 million per tonne, as most easy acquisition targets—those with weak balance sheets or stressed operations—have already been absorbed," analysts noted.

UltraTech's shares closed at ₹11,428.05, up 3.41% on the BSE on Tuesday. Other stocks also saw modest gains.

BharatPe trims loss to ₹149 cr

FE BUREAU
Bengaluru, March 25

FINTECH UNICORN BHARATPE has sharply reduced its losses to ₹148.8 crore in the first nine months of the current fiscal, according to a report by India Ratings and Research. The company had reported losses of ₹491.9 crore in FY24 and ₹926.9 crore in the year before.

Excluding costs related to employee stock options, BharatPe managed to break even at the Ebitda level during April-December. The firm primarily earns from payment processing fees from merchants using their QR code for UPI payments, and from service fees for facilitating loans.

BharatPe conducts its lending business through Trillionloans, where it holds a 62.3% stake as of January end. The report said the firm plans to increase its stake in Trillionloans to 100% in the next three years, subject to regulatory approval.

Trillionloans has been able to grow its loan book significantly in the past three years since BharatPe acquired a controlling interest. BharatPe has infused around ₹280 crore into Trillionloans between March 2023 and December last year. In January, it infused another ₹48.4 crore.

Trillionloans's loan book almost doubled to ₹1,154.5 crore in the first nine months of this financial year, from ₹869.5 crore in FY24 and ₹659.3 crore in FY23. The number of active



Excluding employee stock option costs, the firm achieved Ebitda breakeven in Apr-Dec

merchant counts also increased to about 200,000 in February from around 66,000 in March 2023.

After settling a long-standing legal dispute with its former co-founder Ashneer Grover in September last year, BharatPe is focusing on going public in the next two years, and is also in the process of selling a part of its 49% stake in Unity Small Finance Bank.

The rating agency expects BharatPe to continue to infuse capital into Trillionloans, which will assist its portfolio expansion and provide a cushion against any asset quality stress.

"The unsecured lending space is facing asset quality issues across the industry. BharatPe is having a vintage of seven years of offering multiple services to a large merchant base and has unique capability to assess actual cash flows of these merchants on a real time basis," it said.

Neo Asset's fund buys two NHA road assets

FE BUREAU
Mumbai, March 24

NEO INFRASTRUCTURE INCOME OPPORTUNITIES FUND (NIOF), an alternative investment fund (AIF), has inked agreements to acquire two operational road assets under the NHA's hybrid annuity model from CDS Infra Projects for ₹1,500 crore.

Both the road assets are located in Haryana and Punjab and are part of the 669-km four-lane greenfield Delhi-Amritsar-Katra Expressway that is being built to connect Delhi to Katra in Jammu & Kashmir, with a section leading to Amritsar.

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infrastructure assets which provide steady and predictable cash flows. Neo Asset Management (NAM), which currently manages multiple funds with a corpus exceeding ₹10,000 crore.

Hemant Daga, CEO, NAM, said: "Successful signing of SPAs for these assets under the NHA's hybrid annuity model from CDS Infra Projects for ₹1,500 crore deal

one of India's most significant expressways and built to the highest standards, they fit perfectly with our fund's strategy of acquiring high-quality, long-term core infrastructure assets," Abishek Goel, MD and head - infra & real assets and Saurabh Singhal, MD and partner at NIOF, said in a joint statement.

India Inc should not focus on tariffs: Jamshyd Godrej

PRESS TRUST OF INDIA
Mumbai, March 25

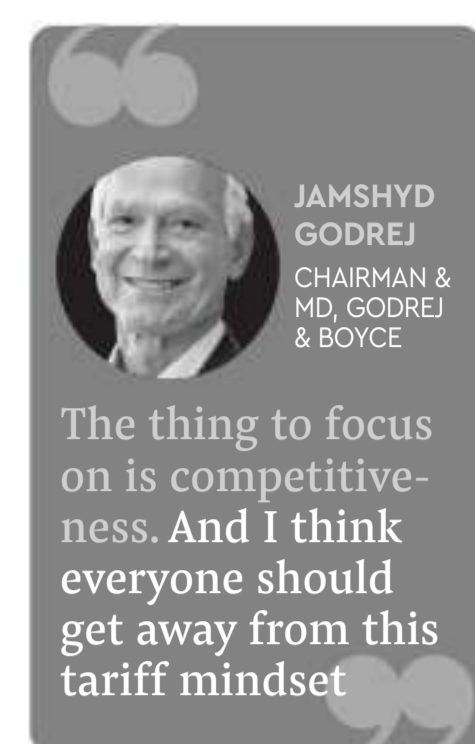
AMID FEARS OF the possible impact of US tariff measures, industry grouping CII on Tuesday asked companies to focus on competitiveness rather than worrying about the duty revisions.

Jamshyd Godrej, chairman and MD of locks and refrigerator maker Godrej & Boyce, said that Indian manufacturers will have to focus on scale, just like China, in its pursuit to become more competitive.

US President Donald Trump has announced that the country will charge tariffs at par with the ones levied by India on American imports from April 2. Experts have opined that there is a difference in tariffs of the two countries and there can be some impact on Indian exporters.

"...I think tariffs is the wrong thing to focus on. The thing to focus on is competitiveness. And I think everyone should get away from this tariff mindset," Godrej told reporters on the sidelines of CII Manufacturing Summit here.

Godrej, who has been a past president of CII and also chairman of the summit, recalled that the 1991 reforms which



The thing to focus on is competitiveness. And I think everyone should get away from this tariff mindset

involved tariff cuts and devaluation of the rupee was a big step out of the protective mindset and helped make the Indian industry competitive.

Noting that there are many Indian companies doing good job internationally, Godrej rued that local companies still lag in manufacturing. Contribution of manufacturing to the overall economic activity continues to be low, and the target of taking it up to a fourth of GDP still eludes, he said. The government has to take specific steps and facilitate the growth of manufacturing, he added.

Speaking at the same event, AS Bhatia, secretary in the

department for promotion of industry and internal trade, said the goal of increasing share of manufacturing to 25% of the gross value added from the current 16-17% is still maintained.

A lot more needs to be done for reducing burden of regulation and cost of doing business, he said, adding that it also needs to take steps toward deregulations.

The government is also working to reduce the cost of logistics to the global average of 6-7%, he said.

The government's production-linked incentive scheme has yielded ₹1.61 lakh crore in investments, ₹5.31 lakh crore of exports and employment for 1.15 million people since its launch, he said, hoping that the scheme will continue to yield better results as the investments mature.

He conceded that the focus on quality has resulted in some issues for the manufacturing, but added that the government has acted promptly to redress them.

Bhatia asked big corporations to enlarge their vendor relationships with local manufacturers, and startups to help the overall manufacturing activity in the country.

Godrej Appliances expects 50% jump in AC demand

RAGHAV AGGARWAL
New Delhi, March 25

AFTER AN EXCEPTIONAL 100% growth in air conditioner (AC) sales last year, Godrej Appliances, part of the Godrej Enterprises Group, anticipates a robust 50% year-on-year rise in demand this summer season.

Kamal Nandi, business head and EVP at Godrej Appliances, told FE: "We are now a billion-dollar company, with ACs contributing nearly 48-49% of our total revenue."

Nandi also projected a significant market share increase. "We closed FY24 with a 6.5% market share, and we expect to end FY25 at around 10%. By FY26, we aim to reach 12-13%, positioning us among the top three players in the market," he noted.

To strengthen its foothold, the company launched nine new smart ACs on Tuesday, expanding its product portfolio to 67 models. It has also entered the commercial AC segment with new tower and cassette models. Priced from ₹42,900, these smart ACs come with AI-powered technology, IoT connectivity, WiFi-enabled con-



ACs contribute 48-49% of total revenue, said Kamal Nandi, business head, Godrej Appliances

controls, and high cooling capacities of up to 3-4 tons, along with new designer models. These will be available across authorised retail stores and e-commerce platforms nationwide.

Speaking on industry trends, Nandi noted last year's extraordinary demand surge of 66%, but he expects a more moderate 35% industry-wide growth this year due to the high base. This would translate to total AC sales of approximately 1.4 million units in FY25, rising to an estimated 18 million units in FY26.

Despite strong demand, the industry faces supply chain challenges, particularly in the

availability of compressors and copper tubes. These issues stem from stringent quality control norms and import restrictions from China. To counter this, the government introduced a production-linked incentive (PLI) scheme in FY21 to promote domestic manufacturing.

"Before the PLI scheme, India imported about 75% of its AC components. This has now reduced to roughly 35%," Nandi explained. He acknowledged the ongoing shortfall but expressed confidence that by FY27, the country would achieve self-sufficiency in compressor production.

Godrej Appliances operates two manufacturing facilities in Mohali and Pune and is actively working on expanding its capacity. "We are well-prepared for next year, but we are already strategising our next expansion phase," Nandi stated.

Targeting a broad customer base, the firm offers ACs across various price points—₹30,000 to ₹50,000. Special emphasis is being placed on smaller cities, where both premium and budget ACs are witnessing high demand.

Nippon Life India Asset Management Limited

Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 22 6808 7000 • Fax No. +91 22 6808 7097
Email: investorrelation@nipponindiam.com • Website: https://mf.nipponindiam.com

NOTICE TO MEMBERS

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The Board of Directors of the Company have appointed Mr. Mukesh Siroya (CSI Membership No. F5682), Proprietor, M/s. M. Siroya and Company, Practicing Company Secretaries, as the Scrutinizer for conducting voting process in a fair and transparent manner.

The Company has engaged the services of KFIN Technologies Limited ("KFinTech") for providing e-voting facility to the Members of the Company. The Postal Ballot Notice is available on the Company's website at <https://mf.nipponindiam.com> and on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange Limited at <https://www.bseindia.com> and <https://www.nseindia.com>, respectively, and on the website of KFinTech at <https://evoting.kfintech.com>. Members who have not received the Postal Ballot Notice may download it from the above-mentioned websites.

The e-voting period commences on Wednesday, March 26, 2025 at 09.00 A.M. (IST) and ends on Thursday, April 24, 2025 at 05.00 P.M. (IST). The e-voting will not be allowed beyond the aforesaid date and time, and the e-voting module shall be disabled by KFinTech upon expiry of the aforesaid period.

In terms of the relaxation granted by the MCA/SEBI, companies are permitted to conduct the Postal Ballot by sending Notice in electronic form only. Hence, the Company has not dispatched the Postal Ballot Notice, Postal Ballot Form and pre-paid business reply envelope by post or courier to the Members. However, it is clarified that all the persons who are Members of the Company as on the cut-off date i.e. March 21, 2025 (including those Members who may not have received this Notice due to non-registration of their email IDs with the Company or with the Depositories/ Depository Participants) shall be entitled to vote in relation to the resolution(s) specified in the Notice.

Manner of registering / updating Email addresses and Mobile No(s):

- Members holding shares in physical mode, who have not registered / updated their e-mail address and mobile no. with the Company, are requested to register / update their e-mail address and mobile no. by submitting a duly filled and signed Form ISR-1 along with requisite supporting documents on <https://ris.kfintech.com/clientservices/isc/isrforms.aspx> or submitting hard copies to KFinTech at Selenium, Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032.
- Members holding shares in dematerialised mode, who have not registered / updated their email address and mobile no. are requested to register / update their e-mail address and mobile no. with the Depository Participant(s) where they maintain their demat accounts.

In case of any queries, you may refer to the "Help" and "FAQs" sections/e-voting user manual available through a dropdown menu in the "Downloads" section of KFinTech website for e-voting: <https://evoting.kfintech.com> or call KFinTech toll free number 1-800-309-4001 or email at enward_ris@kfintech.com or contact Mr. Mohammed Shanoor, Corporate Registry, KFin Technologies Limited at evoting@kfintech.com.

The Members whose name appears in the Register of Members/List of Beneficial Owners maintained by Depositories as on the **Cut-off Date i.e. March 21, 2025** will be considered for voting and any person who is not a Member as on the Cut-off Date should treat this Notice for information purposes only.

Members are requested to carefully read all the notes set out in the Notice and in particular, instructions for manner of casting vote through remote e-voting.

The Scrutinizer will submit his report to the Chairperson or any person authorised by him after completion of the scrutiny on or before April 26, 2025 and the results of voting by postal ballot will be declared on or before 5.00 P.M., April 26, 2025, at the Registered Office of the Company at 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (West), Mumbai 400 013 by placing it along with the Scrutinizer's report on its notice board, Company's website <https://mf.nipponindiam.com> and on the website of the agency (KFinTech), <https://evoting.kfintech.com> and shall also be communicated to the Stock Exchange(s).

For Nippon Life India Asset Management Limited

Sd/-
Place : Mumbai
Date : March 25, 2025
Valde Varghese
Company Secretary & Compliance Officer

FORM A PUBLIC ANNOUNCEMENT	
(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)	
FOR THE ATTENTION OF THE CREDITORS OF NISHITA MALL MANAGEMENT COMPANY PRIVATE LIMITED	
RELEVANT PARTICULARS	
1 Name of Corporate Debtor	Nishita Mall Management Company Private Limited
2 Date of incorporation of corporate debtor	16.08.2004
3 Authority under which corporate debtor is incorporated / registered	ROC Mumbai
4 Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U70100MH2004PTC148033
5 Address of the registered office and principal office (if any) of corporate debtor	Regd. Address: Shop No. 28, 01st Floor, Krishna Arcade, Yashwanth Shrushti, Khairia, Bosair Tal. & Dist. Palghar, Boisar, Thane, Palghar, Maharashtra, India, 401501 (As per MCA Records) Address as per NCLT order: Pantaloon Knowledge House, Shyam Nagar, Off. Jogeshwari Vikroli, Link Road, Jogeshwari (E), Mumbai - 400060 (Maharashtra)
6 Insolvency commencement date in respect of corporate debtor	24.03.2025
7 Estimated date of closure of insolvency resolution process	20.09.2025
8 Name and registration number of the insolvency professional acting as interim resolution professional	Name: Manoj Kumar Agarwal Registration No. IBBI/IPA-001/IP-P00714/2017-2018/11222
9 Address and e-mail of the interim resolution professional, as registered with the Board	Regd Add: B-83, Andheri Green Field Tower C H S Limited, Jogeshwari Vikroli Link Road, Near Poonam Nagar, Andheri East, Mumbai City, Maharashtra - 400093 Email id: ipmanoj.agarwal@gmail.com
10 Address and e-mail to be used for correspondence with the interim resolution professional	Correspondence Address: Finvin Turnaround and Restructuring Private Limited situated at 605, 6th Floor, Sunteck Crest, Mukund Nagar Road, Andheri (E), Mumbai, MH - 400059. Email id: corp.nishitamall@gmail.com
11 Last date for submission of claims	07.04.2025
12 Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not Applicable
13 Names of Insolvency Professionals identified to act as Authorized Representative of creditors in a class (Three names for each class)	Not Applicable
14 (a) Relevant Forms and (b) Details of authorized representatives are available at:	a. Web link: https://bbi.gov.in/en/home/downloads b. Not Applicable
Notice is hereby given that the National Company Law Tribunal, Mumbai Bench V has ordered the commencement of a corporate insolvency resolution process of the Nishita Mall Management Company Private Limited on March 24, 2025. The creditors of Nishita Mall Management Company Private Limited, are hereby called upon to submit their claims with proof on or before April 07, 2025 to the interim resolution professional at the address mentioned against entry No. 10. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.	
Sd/- Manoj Kumar Agarwal Interim Resolution Professional IBBI/IPA-001/IP-P00714/2017-2018/11222 Authorisation for Assignment No. AA1/H1222/02/311225/107669 Date: 25.03.2025 Place: Mumbai Validity of Authorisation of Assignment: December 31, 2025	

MIRAE ASSET Mutual Fund			
NOTICE CUM ADDENDUM NO. AD/21/2025			
THIS NOTICE CUM ADDENDUM SETS OUT THE CHANGES TO BE MADE IN THE SCHEME INFORMATION DOCUMENT ("SID"), KEY INFORMATION MEMORANDUM ("KIM") AND STATEMENT OF ADDITIONAL INFORMATION ("SAI"), OF CERTAIN SCHEMES OF MIRAE ASSET MUTUAL FUND ("MAMF/FUND")			
NOTICE is hereby given to the Investors / Unitholders regarding the following.			
1. Appointment of Key Personnel of AMC:			
Mr. Tanmay Mehta shall be appointed as Fund Manager and the Key Personnel of AMC with effect from Tuesday, April 01, 2025 .			
Accordingly, the details pertaining to Mr. Tanmay Mehta shall be added under the section 'Information on Key Personnel' under Section II - 'Asset Management Company' in the SAI of the Fund.			
Name	Designation/ Years of experience	Qualification/ Age	Experience & Background (during last 10 years)
Tanmay Mehta	Research Analyst (Senior Manager)/ 12 years	B.Com & Chartered Accountant / 34 years	Mr. Tanmay Mehta has over 12 years of experience primarily into equity research. He has been associated with the AMC since Jan 2021. Prior to this, Mr. Mehta has worked across Institutional Equity Research and Investment Banking Functions at SBI Capital Markets. He is a Chartered Accountant and has also cleared CFA (US).
All the other terms and conditions of SAI of the Fund will remain unchanged.			
2. Change in Fund Management Responsibility of Mirae Asset Healthcare Fund			
Effective Tuesday, April 01, 2025 , the Fund Management Responsibility of Mirae Asset Healthcare Fund shall be as under:			
Name of the Scheme	Existing Fund Manager(s)	Proposed Fund Manager(s)	
Mirae Asset Healthcare Fund	Mr. Vrijesh Kasera	Mr. Vrijesh Kasera Mr. Tanmay Mehta	
Accordingly, the SID and KIM of Mirae Asset Healthcare Fund stands amended suitably to reflect the change as stated above.			
This Notice cum Addendum forms an integral part of SAI, SID & KIM of the aforementioned Scheme of MAMF, as amended from time to time. All the other terms and conditions of SAI, SID & KIM of the Scheme of MAMF, except as specifically modified herein above, shall remain unchanged.			
For and on behalf of the Board of Directors of MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD. (Asset Management Company for Mirae Asset Mutual Fund)			
Place : Mumbai	Date : March 25, 2025	Sd/- AUTHORISED SIGNATORY	
MIRAE ASSET MUTUAL FUND (Investment Manager: Mirae Asset Investment Managers (India) Private Limited) (CIN: U65990MH2019PTC324625).			
Registered & Corporate Office: 606, 6th Floor, Windsor Building, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098. ☎ 1800 2090 777 (Toll free), ✉ customercare@miraeeasset.com 🌐 www.miraeeassetmf.co.in			
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.			

ANALYSTS SEE VOLUME GROWTH REBOUND IN FY26

Cement firms on road to recovery

URVI MALVANIA
Mumbai, March 25

CEMENT MANUFACTURERS ARE set to enter an earnings upcycle in FY26, with analysts forecasting a revival in demand and improved margins driven by structural cost reductions.

According to a report by UBS, key concerns such as weak demand, pricing pressures, and competition from Adani Group have already played out, setting the stage for a recovery.

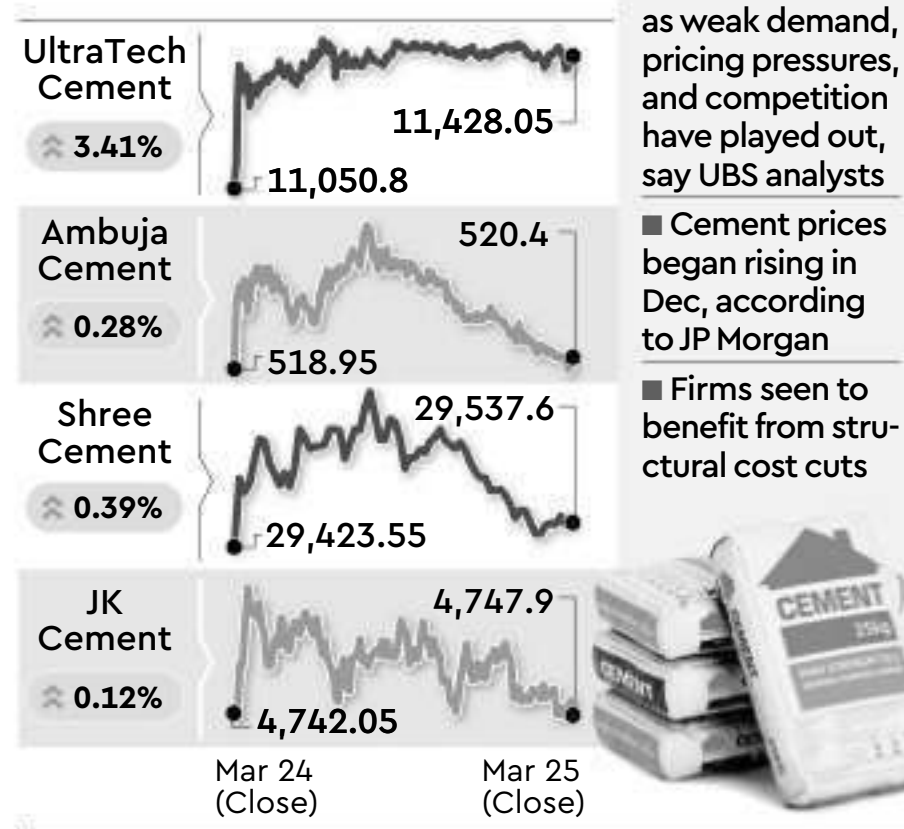
According to analysts at the brokerage, a combination of factors, including a housing upcycle, increased government capex, and sector consolidation led by UltraTech and Ambuja, will contribute to stronger earnings for cement manufacturers.

"In our view, all key cement demand drivers—housing (both rural and urban), infrastructure, and commercial projects—are aligned and should drive robust sector volume growth that a 7-8% CAGR, or 1.0-1.2 times real GDP growth, over the medium term," the report stated.

Cement prices, which fell sharply by 8% in the first nine months of FY25, have likely hit their lowest levels, with potential for gradual improvement in the coming months. JP Morgan noted that prices began rising in December, and there have been no significant rollbacks across any region. UBS analysts have also suggested that pricing should continue to strengthen through FY26 and FY27.

Beyond price improvements, cement firms are

ON SOLID FOOTING



expected to benefit from structural cost reductions as they transition towards sustainable practices. UBS highlighted that initiatives such as green energy adoption, waste heat recovery systems, and alternative fuel usage will lead to cost savings, enhancing margins over the next 2-3 years. Additionally, logistical efficiencies, bolstered by higher railway penetration and increased EV and CNG usage, will further reduce costs.

The brokerage sees an 8% volume growth in FY26, supported by continued housing demand, government's infra spending, and improving rural economic indicators.

Cement sales volume growth had slowed to 2% in

H1FY25 after a 10% CAGR between FY22 and FY24. The fall was largely attributed to the elections in May 2024 and unfavourable weather conditions.

Sector consolidation is expected to persist despite UltraTech and Ambuja Cement having acquired five firms in the past three years. "We foresee additional acquisitions, though valuations will likely hover around \$100 million per tonne, as most easy acquisition targets—those with weak balance sheets or stressed operations—have already been absorbed," analysts noted.

UltraTech's shares closed at ₹11,428.05, up 3.41% on the BSE on Tuesday. Others stocks also saw modest gains.

BharatPe trims loss to ₹149 cr

FE BUREAU
Bengaluru, March 25

FINTECH UNICORN BHARATPE has sharply reduced its losses to ₹148.8 crore in the first nine months of the current fiscal, according to a report by India Ratings and Research. The company had reported losses of ₹491.9 crore in FY24 and ₹926.9 crore in the year before.

Excluding costs related to employee stock options, BharatPe managed to break even at the Ebitda level during April-December. The firm primarily earns from payment processing fees from merchants using their QR code for UPI payments, and from service fees for facilitating loans.

BharatPe conducts its lending business through Trillionloans, where it holds a 62.3% stake as of January end. The report said the firm plans to increase its stake in Trillionloans to 100% in the next three years, subject to regulatory approval.

Trillionloans has been able to grow its loan book significantly in the past three years since BharatPe acquired a controlling interest. BharatPe has infused around ₹280 crore into Trillionloans between March 2023 and December last year. In January, it infused another ₹48.4 crore.

Trillionloans' loan book almost doubled to ₹1,154.5 crore in the first nine months of this financial year, from ₹869.5 crore in FY24 and ₹659.3 crore in FY23. The number of active



Excluding employee stock option costs, the firm achieved Ebitda breakeven in Apr-Dec

merchant counts also increased to about 200,000 in February from around 66,000 in March 2023.

After settling a long-standing legal dispute with its former co-founder Ashneer Grover in September last year, BharatPe is focusing on going public in the next two years, and is also in the process of selling a part of its 49% stake in Unity Small Finance Bank.

The rating agency expects BharatPe to continue to infuse capital into Trillionloans, which will assist its portfolio expansion and provide a cushion against any asset quality stress.

"The unsecured lending space is facing asset quality issues across the industry. BharatPe is having a vintage of seven years of offering multiple services to a large merchant base and has unique capability to assess actual cash flows of these merchants on a real time basis," it said.

Neo Asset's fund buys two NHA road assets

FE BUREAU
Mumbai, March 24

NEO INFRASTRUCTURE INCOME Opportunities Fund (NIOF), an alternative investment fund (AIF), has inked agreements to acquire two operational road assets under the NHA's hybrid annuity model from CDS Infra Projects for ₹1,500 crore.

Both the road assets are located in Haryana and Punjab and are part of the 669-km four-lane greenfield Delhi-Amritsar-Katra Expressway that is being built to connect Delhi to Katra in Jammu & Kashmir, with a section leading to Amritsar.

NIOF is Neo Asset Management's flagship core infrastructure fund that buys out de-risked, operational core

infrastructure assets which provide steady and predictable cash flows. Neo Asset Management (NAM), which currently manages multiple funds with a corpus exceeding ₹10,000 crore.

Hemant Daga, CEO, NAM, said: "Successful signing of SPAs for these assets under the NHA's hybrid annuity model from CDS Infra Projects for ₹1,500 crore highlights our ability to source high quality assets as well as foster our deep industry relationships and experience."

"Situating one of India's most significant expressways and built to the highest standards, they fit perfectly with our fund's strategy of acquiring high-quality, long-term core infrastructure assets," Abhishek Goel, MD and head - infra & real assets and Saurabh Singhal, MD and partner at NIOF, said in a joint statement.

The fund has acquired the projects from CDS Infra in a ₹1,500-crore deal

India Inc should not focus on tariffs: Jamshyd Godrej

PRESS TRUST OF INDIA
Mumbai, March 25

AMID FEARS OF the possible impact of US tariff measures, industry grouping CII on Tuesday asked companies to focus on competitiveness rather than worrying about the duty revisions.

Jamshyd Godrej, chairman and MD of locks and refrigerator maker Godrej & Boyce, said that Indian manufacturers will have to focus on scale, just like China, in its pursuit to become more competitive.

US President Donald Trump has announced that the country will charge tariffs at par with the ones levied by India on American imports from April 2. Experts have opined that there is a difference in tariffs of the two countries and there can be some impact on Indian exporters.

"...I think tariffs is the wrong thing to focus on. The thing to focus on is competitiveness. And I think everyone should get away from this tariff mindset," Godrej told reporters on the sidelines of CII Manufacturing Summit here.

Godrej, who has been a past president of CII and also chairman of the summit, recalled that the 1991 reforms which



JAMSHYD GODREJ
CHAIRMAN & MD, GODREJ & BOYCE
The thing to focus on is competitiveness. And I think everyone should get away from this tariff mindset

department for promotion of industry and internal trade, said the goal of increasing share of manufacturing to 25% of the gross value added from the current 16-17% is still maintained.

A lot more needs to be done for reducing burden of regulation and cost of doing business, he said, adding that we also need to take steps towards deregulations.

The government is also working to reduce the cost of logistics to the global average of 6-7%, he said.

The government's production linked incentive scheme has yielded ₹1.61 lakh crore in investments, ₹5.31 lakh crore of exports and employment for 1.15 million people since its launch, he said, hoping that the scheme will continue to yield better results as the investments mature.

He conceded that the focus on quality has resulted in some issues for the manufacturing, but added that the government has acted promptly to redress them.

Bhatia asked big corporations to enlarge their vendor relationships with local manufacturers, and startups to help the overall manufacturing activity in the country.

Godrej Appliances expects 50% jump in AC demand

RAGHAV AGGARWAL
New Delhi, March 25

AFTER AN EXCEPTIONAL 100% growth in air conditioner (AC) sales last year, Godrej Appliances, a part of the Godrej Enterprises Group, anticipates a robust 50% year-on-year rise in demand this summer season.

Kamal Nandi, business head and EVP at Godrej Appliances, told FE: "We are now a billion-dollar company, with ACs contributing nearly 48-49% of our total revenue."

Nandi also projected a significant market share increase. "We closed FY24 with a 6.5% market share, and we expect to end FY25 at around 10%. By FY26, we aim to reach 12-13%, positioning us among the top three players in the market," he noted.

To strengthen its foothold, the company launched nine new smart ACs on Tuesday, expanding its product portfolio to 67 models. It has also entered the commercial AC segment with new tower and cassette models. Priced from ₹42,900, these smart ACs come with AI-powered technology, IoT connectivity, WiFi-enabled con-



ACs contribute 48-49% of total revenue, said Kamal Nandi, business head, Godrej Appliances

availability of compressors and copper tubes. These issues stem from stringent quality control norms and import restrictions from China. To counter this, the government introduced a production-linked incentive (PLI) scheme in FY21 to promote domestic manufacturing.

"Before the PLI scheme, India imported about 75% of its AC components. This has now reduced to roughly 35%," Nandi explained. He acknowledged the ongoing shortfall but expressed confidence that by FY27, the country would achieve self-sufficiency in compressor production.

Godrej Appliances operates two manufacturing facilities in Mohali and Pune and is actively working on expanding its capacity. "We are well-prepared for next year, but we are already strategising our next expansion phase," Nandi stated.

Targeting a broad customer base, the firm offers ACs across various price points—₹30,000 to ₹50,000. Special emphasis is being placed on smaller cities, where both premium and budget ACs are witnessing high demand.

FORM A PUBLIC ANNOUNCEMENT (Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)	
FOR THE ATTENTION OF THE CREDITORS OF NISHTA MALL MANAGEMENT COMPANY PRIVATE LIMITED	
RELEVANT PARTICULARS	
1 Name of Corporate Debtor	Nishta Mall Management Company Private Limited
2 Date of incorporation of corporate debtor	16.08.2004
3 Authority under which corporate debtor is incorporated / registered	ROC Mumbai
4 Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U70100MH2004PTC148033
5 Address of the registered office and principal office (if any) of corporate debtor	Regd. Address: Shop No. 28, 01st Floor, Krishna Arcade, Yashwanth Shruti, Khaira, Boisar Tal. & Dist. Palghar, Boisar, Thane, Palghar, Maharashtra, India, 401501 (As per MCA Records) Address as per NCLT order: Pantaloen Knowledge House, Shyam Nagar, Off. Jogeshwan Vikrol, Link Road, Jogeshwan (E), Mumbai - 400060 (Maharashtra)
6 Insolvency commencement date in respect of corporate debtor	24.03.2025
7 Estimated date of closure of insolvency resolution process	20.09.2025
8 Name and registration number of the insolvency professional acting as interim resolution professional	Name: Manoj Kumar Agarwal Registration No. IBI/PA-001/IP-P00714/2017-2018/11222
9 Address and e-mail of the interim resolution professional, as registered with the Board	Regd Add: B-83, Antheri Green Field Tower C H S Limited, Jogeshwan Vikrol Link Road, Near Poonam Nagar, Antheri East, Mumbai City, Maharashtra - 400093 Email id: ipmanojagarwal@gmail.com
10 Address and e-mail to be used for correspondence with the interim resolution professional	Correspondence Address: Firvin Tumaround and Restructuring Private Limited situated at 605, 6th Floor, Sunteck Crest, Mukund Nagar Road, Andheri (E), Mumbai, MH - 400059. Email id: cirp.nishtamall@gmail.com
11 Last date for submission of claims	07.04.2025
12 Classes of creditors, if any, under clause (b) of sub-section (1A) of section 21, ascertained by the interim resolution professional	Not Applicable
13 Names of Insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	Not Applicable
14 (a) Relevant Forms and (b) Details of authorized representatives, are available at:	a. Web link: https://bbi.gov.in/en/home/downloads b. Not Applicable

Notice is hereby given that the National Company Law Tribunal, Mumbai Bench V has ordered the commencement of a corporate insolvency resolution process of the Nishta Mall Management Company Private Limited on March 24, 2025. The creditors of Nishta Mall Management Company Private Limited, are hereby called upon to submit their claims with proof on or before April 07, 2025 to the interim resolution professional at the address mentioned against entry No. 10. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.

Sd/-
Manoj Kumar Agarwal
Interim Resolution Professional
IBBI/PA-001/IP-P00714/2017-2018/11222
Date: 25.03.2025
Place: Mumbai
Authorisation for Assignment No. AA111222/02/311225/07669
Validity of Authorisation of Assignment: December 31, 2025

Nippon Life India Asset Management Limited
CIN - L65910MH1995PLC220793

Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 22 6808 7000 • Fax No. +91 22 6808 7097
Email: investorrelation@nipponindiam.com • Website: <https://mf.nipponindiam.com>

NOTICE TO MEMBERS

The Members of Nippon Life India Asset Management Limited ("the Company") are hereby informed that pursuant to the provisions of Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("Rules"), Secretarial Standard 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 and subject to other laws and regulations, as may be applicable, from time to time (including any statutory modification(s) or re-enactment(s) thereof, read with General Circular Nos. 14/2020 dated April 8, 2020 and 17/2020 dated April 13, 2020, read with other relevant circulars, including General Circular No. 9/2024 dated September 19, 2024, the Company has on March 25, 2025 through e-mail, sent a Notice of Postal Ballot dated March 12, 2025 ("Notice") along with the details of e-voting to the Members whose names appeared in the Register of Members/List of Beneficial Owners, as received from the Depositories/ Depository Participants on **Friday, March 21, 2025 ("cut-off date")** and who have registered their email addresses with the Company and/or with the Depositories/ Depository Participants as on the cut-off date for seeking consent of the Members through Postal Ballot (i.e. voting through electronic means), in relation to the resolution as detailed in the said Notice.

The Board of Directors of the Company have appointed Mr. Mukesh Siroya (CSI Membership No. F5682), Proprietor, M/s. M. Siroya and Company, Practicing Company Secretaries, as the Scrutinizer for conducting voting process in a fair and transparent manner.

The Company has engaged the services of KFIN Technologies Limited ("KFintech") for providing e-voting facility to the Members of the Company. The Postal Ballot Notice is available on the Company's website at <https://mf.nipponindiam.com> and on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange Limited at <https://www.bseindia.com> and <https://www.nseindia.com>, respectively, and on the website of KFintech at <https://evoting.kfintech.com>. Members who have not received the Postal Ballot Notice may download it from the abovementioned websites.

The e-voting period commences on Wednesday, March 26, 2025 at 09.00 A.M. (IST) and ends on Thursday, April 24, 2025 at 05.00 P.M. (IST). The e-voting will not be allowed beyond the aforesaid date and time, and the e-voting module shall be disabled by KFintech upon expiry of the aforesaid period.

In terms of the relaxation granted by the MCA/SEBI, companies are permitted to conduct the Postal Ballot by sending Notice in electronic form only. Hence, the Company has not dispatched the Postal Ballot Notice, Postal Ballot Form and pre-paid business reply envelope by post or courier to the Members. However, it is clarified that all the persons who are Members of the Company as on the cut-off date i.e. March 21, 2025 (including those Members who may not have received this Notice due to non-registration of their email IDs with the Company or with the Depositories/ Depository Participants) shall be entitled to vote in relation to the resolution(s) specified in the Notice.

Manner of registering / updating Email addresses and Mobile No(s):

- Members holding shares in physical mode, who have not registered / updated their e-mail address and mobile no. with the Company, are requested to register / update their e-mail address and mobile no. by submitting a duly filled and signed Form ISR-1 along with requisite supporting documents on <https://ris.kfintech.com/clientservices/isc/isrforms.aspx> or submitting hard copies to KFintech at Selenium, Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032.
- Members holding shares in dematerialised mode, who have not registered / updated their email address and mobile no. are requested to register / update their e-mail address and mobile no. with the Depository Participant(s) where they maintain their demat accounts.

In case of any queries, you may refer to the "Help" and "FAQs" sections/e-voting user manual available through a dropdown menu in the "Downloads" section of KFintech website for e-voting: <https://evoting.kfintech.com> or call KFintech toll free number 1-800-309-4001 or email at enward.ris@kfintech.com or contact Mr. Mohammed Shanoor, Corporate Registry, KFin Technologies Limited at evoting@kfintech.com.

The Members whose name appears in the Register of Members/List of Beneficial Owners maintained by Depositories as on the **Cut-off Date i.e. March 21, 2025** will be considered for voting and any person who is not a Member as on the Cut-off Date should treat this Notice for information purposes only.

Members are requested to carefully read all the notes set out in the Notice and in particular, instructions for manner of casting vote through remote e-voting.

The Scrutinizer will submit his report to the Chairperson or any person authorised by him after completion of the scrutiny on or before April 26, 2025 and the results of voting by postal ballot will be declared on or before 5.00 P.M., April 26, 2025, at the Registered Office of the Company at 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (West), Mumbai 400 013 by placing it along with the Scrutinizer's report on its notice board, Company's website <https://mf.nipponindiam.com> and on the website of the agency (KFintech), <https://evoting.kfintech.com> and shall also be communicated to the Stock Exchange(s).

For Nippon Life India Asset Management Limited
Sd/-
Valde Varghese
Company Secretary & Compliance Officer

Place : Mumbai
Date : March 25, 2025

MIRAE ASSET Mutual Fund

NOTICE CUM ADDENDUM NO. AD/21/2025

THIS NOTICE CUM ADDENDUM SETS OUT THE CHANGES TO BE MADE IN THE SCHEME INFORMATION DOCUMENT ("SID"), KEY INFORMATION MEMORANDUM ("KIM") AND STATEMENT OF ADDITIONAL INFORMATION ("SAI"), OF CERTAIN SCHEMES OF MIRAE ASSET MUTUAL FUND ("MAMF/FUND")

NOTICE is hereby given to the Investors / Unitholders regarding the following.

- Appointment of Key Personnel of AMC:**
Mr. Tanmay Mehta shall be appointed as Fund Manager and the Key Personnel of AMC with effect from **Tuesday, April 01, 2025.**
Accordingly, the details pertaining to Mr. Tanmay Mehta shall be added under the section 'Information on Key Personnel' under Section II - 'Asset Management Company' in the SAI of the Fund.

Name	Designation/ Years of experience	Qualification/ Age	Experience & Background (during last 10 years)
Tanmay Mehta	Research Analyst (Senior Manager)/ 12 years	B.Com & Chartered Accountant / 34 years	Mr. Tanmay Mehta has over 12 years of experience primarily into equity research. He has been associated with the AMC since Jan 2021. Prior to this, Mr. Mehta has worked across Institutional Equity Research and Investment Banking Functions at SBI Capital Markets. He is a Chartered Accountant and has also cleared CFA (US).

All the other terms and conditions of SAI of the Fund will remain unchanged.

- Change in Fund Management Responsibility of Mirae Asset Healthcare Fund**
Effective **Tuesday, April 01, 2025**, the Fund Management Responsibility of Mirae Asset Healthcare Fund shall be as under:

Name of the Scheme	Existing Fund Manager(s)	Proposed Fund Manager(s)
Mirae Asset Healthcare Fund	Mr. Vrijesh Kasera	Mr. Vrijesh Kasera Mr. Tanmay Mehta

Accordingly, the SID and KIM of Mirae Asset Healthcare Fund stands amended suitably to reflect the change as stated above.

This Notice cum Addendum forms an integral part of SAI, SID & KIM of the aforementioned Scheme of MAMF, as amended from time to time. All the other terms and conditions of SAI, SID & KIM of the Scheme of MAMF, except as specifically modified herein above, shall remain unchanged.

For and on behalf of the Board of Directors of
MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD.
(Asset Management Company for Mirae Asset Mutual Fund)

Place : Mumbai
Date : March 25, 2025
Sd/-
AUTHORISED SIGNATORY
MIRAE ASSET MUTUAL FUND (Investment Manager: Mirae Asset Investment Managers (India) Private Limited) (CIN: U65990MH2019PTC324625)
Registered & Corporate Office: 606, 6th Floor, Windsor Building, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098. ☎ 1800 2090 777 (Toll free), ✉ customercare@miraeeasset.com 🌐 www.miraeeassetmf.co.in

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.