

**BANARAS BEADS LIMITED**

AN EXPORT HOUSE RECOGNISED BY GOVERNMENT OF INDIA
CIN No. L01131UP1980PLC004984

AN ISO
CERTIFIED
COMPANY

Manufacturers & Exporters of All kind of Beads, Fashion Jewelry and Accessories.

Regd. & Head Office	: A-1, Industrial Estate, Varanasi - 221106 (INDIA)
Phones	: +91-542-2370161-4 (4 Lines)
Fax	: +91-542-2370165, 2370214
E-mail	: rksingh@banarasbead.com investor@bblinvestor.com
Website	: www.banarasbead.com

To,
The BSE Limited
Department of Corporate Services,
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400001

September 19, 2025
The National Stock Exchange Of (I) Ltd.,
Exchange Plaza, 5th Floor,
Plot No.C/1, G-Block,
Bandra-Kurla Complex, Bandra (E)
Mumbai - 400 051

Sub: Intimation under regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 .

Dear Sir/Madam,

Pursuant to Regulation 30 (read with Part B of A Schedule III) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, we are pleased to inform you that the Company has purchased property / Land having area 1680 Sq. Mtr. at Village Karnadandi, Varanasi amounting Rs. 6,76,85,731 from Varanasi Development Authority (VDA) through Bid, copy enclosed as Annexure-1. In this regard Company has taken loan from HDFC Bank, Varanasi by executing Loan deeds / agreement on 19.9.2025 amounting Rs.7,56,00,000 (for land Rs.5,28,90,000 and Rs.2,27,10,000 construction) for five years @7.75 interest per year. The HDFC bank has distributed Rs. 5,28,90,000. The company has made payment to VDA Rs. Rs. 6,76,85,731, but sale deed will be executed later on. The said/ property is nearby Company's other property and shall be used for the future expansion plan of the Company. Details as required under SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, is enclosed herewith as Annexure A.

You are requested to take the above information on record.

Thanking you,

For **BANARAS BEADS LIMITED**

(R.K. SINGH)
COMPANY SECRETARY
Encl. As above



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investor@bblinvestor.com
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Annexure-A.

The details as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 and amended time to time is as under:

Sr. No	Particulars	Details
1	Name(s) of parties with whom the agreement is entered.	Varanasi Development Authority (VDA) Varanasi through open Bid.
2	Purpose of entering into the agreement.	Purchase of 1680 Sq. Mtr. Land at Village Karnadandi, Varanasi for expansion / make warehouse. The said land is nearby company's other land.
3	Size of Agreement.	Total Consideration paid for the purchase of the Land / property amount to Rs. 6,76,85,731 (Rupees Six Crorea, Seventy-Six Lacs, Eighty-Five Thousand, Seven Hundred and thirty-one only). But sale deed will be executed by VDA latter on.
4	Shareholding, if any, in the entity with whom the agreement is executed.	Not Applicable
5	Significant terms of the agreement (in brief) special rights like right to appoint directors, first right to share subscription in case of issuance of shares, right to restrict any change in capital structure etc.	Not Applicable
6	Whether the said parties are related to promoter/promoter group/ group companies in any manner. If yes, nature of relationship.	The Seller does not belong to the promoter / promoter group / group companies of the Company



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7	Whether the transaction would fall within related party transactions? If yes, whether the same is done at "arm's length".	No
8	In case of issuance of shares to the parties, details of issue price, class of shares issued;	Not Applicable
9	In case of loan agreements, details of lender/borrower, nature of the loan, total amount of loan granted/taken, total amount outstanding, date of execution of the loan agreement/sanction letter, details of the security provided to the lenders / by the borrowers for such loan or in case outstanding loans lent to a party or borrowed from a party become material on a cumulative basis;	Loan from HDFC Bank, Sanctioned on 18.9.2025 Rs.7,56,00,000 (for land Rs.5,28,90,000 and for Rs.2,27,10,000 construction) for five years @ 7.75 interest per year. Loan deeds dt. 18.9.2025 executed/ signed on 19.9.2025. The purchased property / land 1680 Sq. Mtr. Will be mortgaged in the favour of HDFC Bank.
10	Any other disclosures related to such agreements, viz., details of nominee on the board of directors of the listed entity, potential conflict of interest arising out of such agreements, etc.;	Not Applicable
11	In case of termination or amendment of agreement: i. name of parties to the agreement; ii. nature of the agreement; iii. date of execution of the agreement; iv. details of amendment and impact thereof or reasons of termination and impact thereof.	Not Applicable

HDFC BANK LTD., GROUND FLOOR, RUDRA PRESTIGE, C-32/23 &
C-32/25, HABIBPURA, SIGRA - KASHI VIDYAPEETH ROAD,
VARANASI 221001
18002100018 , 011-64807999

File No: 704455432/RN2
Service Center: VARANASI
Place Of Service: VARANASI

Offer Date: 18-SEP-2025

MR GUPTA SIDDHARTH
S/O ASHOK KUMAR GUPTA
B/27/80,A-1-A,NEELAMBAR
LANE NO-5,RAVINDRRAPURI COLONY
VARANASI
BHELUPUR
VARANASI - 221005
Email ID: vkpiyush@banarasbead.com
Mobile Number: 9839812223

BANARAS BEADS LIMITED
Email ID: Not Available
Mobile Number: Not Available
ASHOK KUMAR GUPTA HUF
Email ID: Not Available
Mobile Number: Not Available
MR GUPTA ASHOK KUMAR
Email ID: Not Available
Mobile Number: 9839059666
MRS GUPTA REKHA
Email ID: Not Available
Mobile Number: Not Available
MRS GUPTA SHIVANI
Email ID: Not Available
Mobile Number: 9839012223

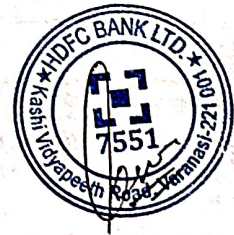
Dear Sir/Madam,

We are pleased to inform you that we have in principle, approved a NRP PLOT PLUS CONSTRUCTION LOAN as per the terms and conditions mentioned below, special conditions if any, and other conditions mentioned overleaf.

Amount Approved Rs. 75600000
Rate of Interest 7.75% ~~8.50%~~ p.a. on a Variable Rate basis **
Term 5 Years ***

Repayment Terms:
Rest Frequency Monthly Rest
Equated Monthly Instalment Rs. ~~1587741~~ per month *** 1522867/e
Payable in 60 instalments ***

Processing Fee payable Rs. 89208
Processing Fee received Rs. 11800
Stamp duty Rs. 100



HDFC Bank Ltd., Grd And 1st Floor, Rudra Prestige, C-32-23 And C-32-25, Habibpura Sigra - Kashi Vidyapeeth,
Varanasi, Uttar Pradesh - 221001.
File No: 704455432/RN2 Page No: 1 of 6

(Payable before loan disbursement. In case you have paid this amount, kindly ignore this.)

** The interest rate announced by HDFC BANK from time to time as its EXTERNAL BENCHMARK LENDING RATE (EBLR) shall be applicable to your loan with spread, if any. The current applicable rate of interest with spread, if any, is 9.5% per annum.

*** This is subject to the provisions for variation thereof in terms of the loan agreement to be executed by you.

THIS LOAN APPROVAL IS SUBJECT TO LEGAL AND TECHNICAL CLEARANCE OF THE PROPERTY BEING FINANCED; INCLUDING VALUATION OF THE PROPERTY AS ASSESSED BY HDFC BANK LTD.

SPECIAL CONDITIONS:

- 1 Subject to submission of remaining processing fees before disbursement. Kindly ignore if already paid.
- 2
 1. Subject to sub-clause (2) below, original title deeds, registration certificates/books, licenses, permits, receipts or other relevant documents ("Documents") relating to any rights, title, interest, property, assets, deposits, vehicles, deposits, securities, monies or benefits or entitlements (collectively, "Properties"), over which any security interest, mortgage, hypothecation, escrow, retention, pledge, encumbrance, lien, or charge (collectively, "Encumbrance") in favour of or for benefit of the Bank (whether singly or jointly with others), for securing of the credit facility(ies)/loan(s) granted in pursuant to this Sanction Letter, is created or supposed to be created or which are in possession or custody of the Bank, in relation to the aforesaid credit facility(ies)/loan(s), can be collected from our Office located at -----during banking hours after 10 working days from the date of full repayment /settlement of the entire outstanding in relation to the aforesaid credit facility(ies)/loan(s) ("Collection Due Date"). The 10 working days are needed for the Bank to retrieve the Documents from the storage. For convenience, please schedule an appointment with the concerned officer before visiting the office. Appointment details will be provided after full loan repayment and clearance of all dues. If you do not collect the Documents within 60 days of repayment, the Bank is entitled to collect custody charges. Please refer to the Charges section on the HDFC Bank website for details.
 2. However, please note that if at the time of the Collection Due Date, you have any liability to Bank or in case you have been sanctioned any other loan/facility from the Bank (whether crystallized or not, whether in the same capacity or different capacity, including any guarantee, indemnity, comfort, or any other liability of any different nature, and whether any such other loan/facility is singly borrowed or co-borrowed or jointly borrowed with others), and any of the same or any part thereof is outstanding or payable (whether due or not, crystallized or not) (collectively, any such liability or loan or facility, "Other Liability"):
 3. The Bank shall, for any Other Liability, have further specific rights of set-off as also special lien, as also rights of cross-collateralization and cross-security, over any such Properties, Documents, Encumbrance, in accordance with the provisions in this regard, for the loan/facility sanctioned/dealt with under this Sanction Letter and the Bank shall have the right to combine and set-off any of your deposits, assets and securities against Other Liability(ies) with the Bank and shall retain the Documents until such Other Liability(ies) are fully repaid.
 4. ~~Until the Borrower clears and repays to the Bank, each of the Other Liability(ies) to the fullest~~

satisfaction of the Bank, the Bank shall: not release the Encumbrance, not take steps for or towards removal/de-registration of such Encumbrance on any documents or certificates including a registration certificate issued in relation to the vehicles under the applicable motor vehicles law, not release or remove or report or file or register, any Encumbrance including any charges in or with any register, authority with whom any such charges/security interest are filed or registered or reported, as also.

5. Even if a 'no dues' certificate is issued by the Bank under this Sanction letter, the Encumbrance shall still continue to be valid in accordance with the Bank's rights under (3) to (4) above, unless released expressly and specifically in writing by the Bank.

- 3 As per the applicable provisions, the Purchaser/Transfree/Buyer of property is mandated to deduct applicable tax at source based on the requirements of the case, on behalf of the Vendor/Transferor/Seller from the consideration for the transfer of the property. In view of the same, you will be required to provide necessary evidence of having deducted the same and remitted to the Government Authorities before availing the disbursement of the loan.
- 4 As required under Section 195 of the Income Tax Act , If seller is an Non- Resident Indian , the Purchaser/Buyer/Transferor is required to deduct tax at source at the applicable rate on behalf of the Vendor/Transferor /Seller on the consideration for transfer of the property . In view of the same , you will be required to provide necessary evidence of having deducted the same and remitted to the Government Authorities before availing the disbursement of the loan.
- 5 The rate of interest mentioned above is based on the currently prevailing EBLR and the same may vary at the time of disbursement of the loan as well as during its pendency in terms of the said Loan Agreement.
- 6 This in-principle approval stands valid subject to:a. Verification checks as conducted by HDFC BANK with respect to credit history, employment, residence, identity, property, etc are found satisfactory.b. All material facts concerning your income, or ability to repay or any other relevant aspect of your in-principle approval or your application for loan are fully disclosed.c. Documents/clarifications/information sought from time to time are provided as to the satisfaction of HDFC BANK.
- 7 (A) Bank will handover/ release the mortgage documents and satisfy charges wherever applicable within 30 days of closure of the loan as advised in the below clauses.
(B) Upon full closure of the loan, release or hand-over or returning the property documents obtained from you as security towards the loan will be subject to clearance of all Outstanding and overdue balances due from you to the bank whether as a Borrower or co-borrower or guarantor and compliance with the terms and conditions of the loan agreement.
(C) Property documents can be collected from our Office located at the place of service as updated on page 1 of the aforesaid letter (This address is subject to change and the actual address will be intimated to the customer at the time of closure of the loan) during banking hours after giving a minimum of 10 working day notice after closure of the loan and all outstanding balances and overdues and other applicable terms and conditions of the loan – whichever event is later. The appointment for collection of the property documents can be taken by way of fixing an online appointment or by sending an email to a specified email address or by physically visiting our office address mentioned above. The details relating to online appointment portal for fixing the date and time for collecting property documents, email address for sending the request will be intimated in the communication which will be sent to you upon full closure of the loan and clearance of all outstanding balances due from you and other applicable terms and conditions of the loan.
(D) In respect of satisfaction or release of the charge favoring the Bank in registries like CERSAI and Sub-Registrar Offices wherever applicable will be initiated by the Bank within 30 days of the full closure of the loan and clearance of all outstanding balances due from you and other applicable terms and conditions of the loan or within 30 days of completion of formalities or procedure at your end. if any, whichever event is later.

- (E) Original title documents not collected beyond 60 days as mentioned herein above will attract custody charges as applicable. (Please refer to the Charges Section in HDFC Bank website).
- 8 It is in your own interest and the interest of your family members that you buy an insurance plan to cover the liability on your home. We recommend life insurance & health insurance cover for all income earning borrower / co-borrower. You can avail insurance products like "HDFC Life Group Credit Protect Plus" from HDFC Life Insurance company, "Home Credit Assure" from HDFC Ergo Insurance Company or from any other IRDA registered insurance company
- 9 (A) The borrower undertakes to insure the property for full reconstruction value and assign the policy in favour of HDFC Bank Ltd. You can avail property insurance from any insurance company of your choice. Customer's participation in this policy through us is entirely voluntary.
(B) HDFC Bank Ltd. offers property insurance of HDFC Ergo General Insurance Company Ltd. and Bajaj Allianz General Insurance Company Ltd., and purchase by a bank's customer of any insurance products is purely voluntary and is not linked to avilment of any other facility from the bank.
- 10 Bank will debit your EMI Repayment from your HDFC Bank Account on due date as mentioned in the Terms & Conditions of the Agreement unless Bank has agreed to debit EMI from your Non HDFC Bank Account. Please ensure adequate funds in your HDFC Bank account to cover the loan repayment dues and Charges (if any). Servicing of EMIs from HDFC Bank Account will facilitate to avail our "Premier Banking" services and suite of financial product as per your requirements and eligibility.
- 11 (A) Please note that any change in the interest rate benchmark of the loan may lead to changes in EMI and/or tenor or both. At the time of reset of interest rate due to change in underlying benchmark (increase or decrease), as a default action bank will adjust the tenor or EMI or Both, subject to this action not leading to a negative amortisation or exceeding age/tenor norms as per Bank's policy. The Borrower shall be intimated by the Bank vide e mail, letters etc in this regard.
(B) The borrower (who have availed EMI based floating rate Personal Loans*) subject to applicable fees/charges, shall have the option to opt for any of the following, in case of increase in interest rate:
(i) Switching of loans from floating rate to fixed rate,
(ii) Enhancement in EMI or elongation of tenor or for a combination of both options, and,
(iii) To prepay, either in part or in full, at any point during the tenor of the loan.
Levy of pre-payment penalty shall be subject to extant / applicable regulations.
*As defined in the RBI circular No. DBR.No.BP.BC.99/08.13.100/2017-18 on "XBRL Returns – Harmonization of Banking Statistics" dated January 04, 2018
(C) The Bank, based on the change in/reset of Interest Rate applied on the loan, shall have the sole discretion to increase the EMI amount and/or tenure i.e. number of the EMI(s), in the following circumstances:
(i) If the EMI(s) would lead to a negative amortization i.e. where the EMI(s) is not adequate to cover the interest in full, and/or
(ii) If the principal component of the EMI(s) is inadequate to amortise the loan within such period as may be determined by the Bank.
Accordingly, the Borrower shall be required to pay such increased EMI amount and the number thereof as decided by the Bank and intimated to the Borrower.
- 12 The Borrower further covenants that it shall be his responsibility to ensure that the Construction of the property is in accordance with the National Building Code of India issued by the Bureau of Indian Standards, other relevant codes and also meets with the safety standards prescribed therein. The Borrower hereby undertakes to furnish from time to time necessary documents in that regard, to the satisfaction of the Bank as and when called upon.
- 13 If the construction is not commenced within 3 years from the date of first disbursement, HDFC BANK shall recall the loan or charge a rate higher than the then applicable rates.
- 14 Loan is approved subject to the borrower & the co-borrower/s submitting a declaration in the specified form prior to disbursement of the loan.

- 15 The disbursement for the plot loan component of the PLOT PLUS CONSTRUCTION LOAN shall not exceed 70% of the total approved loan amount.
- 16 THE LOAN AMOUNT WILL BE SUBJECT TO VALUATION OF THE PROPERTY, AS ASSESSED BY HDFC BANK LTD.
- 17 As per your request, this offer is being made to you under HDFC BANK'S ADJUSTABLE RATE HOME LOAN scheme.
- 18 As a result of the variations in the interest rate the number of EMI's is liable to vary from time to time.
- 19 Loan will be disbursed subject to legal and technical clearance of the property financed.
- 20 The loan approval is subject to the borrower commencing construction of a house on the funded plot within a period of 3 years from the date of first disbursement of the loan.
- 21 BANARAS BEADS LIMITED will be required to execute an indemnity bond for map approval, as per draft attached.
- 22 Promoters not to pledge any their shareholdings without the consent of HDFC Bank.
- 23 Board Resolution to raise funds and appoint authorised signatory to be kept on record.
- 24 YOU SHALL AVAIL INSURANCE TO COVER THE LOAN AMOUNT.
- 25 THE LOAN AMOUNT IS SUBJECT TO 75% OF VALUATION DONE BY HDFC BANK LTD.
- 26 PERMISSION TO MORTGAGE FROM VARANASI DEVELOPMENT AUTHORITY TO BE TAKEN BEFORE DISBURSEMENT.
- 27 Entity not to change current shareholding without consent of HDFC Bank.
- 28 ROC charge to be filed within 30 days from 1st disbursement.
- 29 Disbursement of the loan will also be subject to submission of attested copies of documents in connection with Proof of Residence and Proof of Identity as mentioned in the Application Form and HDFC BANK finding the same satisfactory.
- 30 For purposes of KYC Verification, MR GUPTA SIDDHARTH will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF and PAN CARD as PAN PROOF respectively, when he visits us for availing of loan disbursement or prior to that.
- 31 For purposes of KYC Verification, MR GUPTA ASHOK KUMAR will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF and PAN CARD as PAN PROOF respectively, when he visits us for availing of loan disbursement or prior to that.
- 32 For purposes of KYC Verification, MRS GUPTA SHIVANI will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF , PROOF OF POSSESSION OF AADHAAR NUMBER as ADDRESS PROOF and PAN CARD as PAN PROOF respectively, when she visits us for availing of loan disbursement or prior to that.
- 33 For purposes of KYC Verification, MRS GUPTA REKHA will be required to carry the following original documents : PROOF OF POSSESSION OF AADHAAR NUMBER as ADDRESS PROOF , PROOF OF POSSESSION OF AADHAAR NUMBER as IDENTITY PROOF and PAN CARD as PAN PROOF respectively, when she visits us for availing of loan disbursement or prior to that.

You shall be required to bear and pay applicable stamp duty, all charges levied by the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) and all statutory / regulatory charges / taxes on account of the Loan or the Security, that are presently applicable and as may be made applicable from time to time, during the pendency of the loan. These charges are non- refundable in nature and payable at the point of disbursement / applicability and thereafter as and when due and payable at the rate as applicable on such date of disbursement / applicability.

The current charges stipulated by CERSAI are as under:

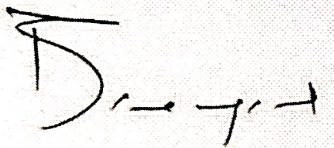
- (1) For loans upto Rs 5.00 Lakhs (for an original filing and for modification): Rs.50 (per filing/modification)
- (2) For loans above Rs 5.00 Lakhs (for an original filing and for modification): Rs.100 (per filing/modification)

Kindly make payment of the Processing Fees of Rs.77408 through Cheque marked "Payee's account only" drawn on/or payable at any bank in INDIA in the name of "HDFC BANK LIMITED". In case if you have already paid this amount, kindly ignore this.

We will be happy to expedite disbursement of this loan and request you to write to us on customer.service@hdfcbank.net from your registered email address to complete the necessary formalities required by HDFC BANK.

We look forward to hearing from you.

Yours faithfully,
For HDFC BANK LIMITED,



Authorised Signatory