



HB LEASING AND FINANCE CO. LTD.

Regd. Office : Plot No. 31, Echelon Institutional Area, Sector - 32, Gurugram -122001 (Haryana)
Ph.:0124-4675500, Fax:0124-4370985, E-mail:corporate@hbleasing.com
Website : www.hbleasing.com, CIN : L65910HR1982PLC034071

24th November, 2025

Listing Centre

The Listing Department
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort
Mumbai – 400001

Company Code: 508956

Subject: - Newspaper Publication regarding special window for re-lodgement of transfer request of physical shares.

Dear Sir / Madam,

In accordance with SEBI circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 02nd July, 2025, and in continuation to Newspaper Advertisement published by the Company on 24th July, 2025 and 23rd September, 2025, a special window has been opened for re-lodgement of transfer deeds which were lodged prior to the deadline of April 01, 2019, and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise.

Pursuant to the aforesaid, the Company has published details of the opening of the window in the editions of the daily newspapers Business Standard (English & Hindi) on 24th November, 2025.

Please find enclosed herewith newspaper clipping of the notice.

Copy of the said publication is also available on the website of the Company, **www.hbleasing.com**.

You are requested to take the above information on record and oblige.

Thanking you,

Yours truly,

For **HB Leasing and Finance Company Limited**

SHAHBAZ KHAN

(Company Secretary & Compliance Officer)

M.No.: A75337

Encl: As above

Delivery platform liable for shortfall in quantity



CONSUMER PROTECTION
JEHANGIR B GAI

Raja Vikrant Sharma, a law student at Panjab University in Chandigarh, used his mobile app to place an order on Swiggy Instamart on December 30, 2024. He ordered Nestle Classic Milk Chocolate and 1 kg Nagpur oranges, which he intended to carry with him while visiting his maternal aunt. Swiggy levied a handling fee of ₹28.61.

Upon delivery, he found the package containing the oranges to be in a torn condition. He checked the weight and found it to be only 824 grams instead of 1 kilogram. He was not provided any bill for the items purchased.

He immediately raised a concern with Swiggy. However, no refund was given for the shortfall in quantity. Calls to customer care failed to resolve the grievance. An exasperated Sharma then filed a consumer complaint before the Chandigarh District Consumer Disputes Redressal Commission (district commission). He pointed out that Swiggy failure to resolve his concern caused him considerable mental anguish.

Swiggy contested the case, contending that its app merely provided an electronic platform for facilitating transactions between customers and independent third-party merchants and restaurants that list and sell

food, beverages and grocery items. Swiggy claimed that it was merely an intermediary and had no role in assessing the quality or quantity of any product sold on its platform, and hence it could not be held liable. Swiggy also pointed out that a disclaimer to this effect was incorporated in the terms and conditions on its app and website. It argued that this constituted a binding agreement that absolved it of any liability for any product or service provided through its platform.

Sharma argued his own case in person. The district commission noted that the complaint concerned the torn package and the shortfall in the quantity of oranges. It relied on the transcript of Sharma's chat with Swiggy customer care, which indicated that the grievance was genuine but had not been resolved.

The commission observed that the invoice established that the products had been sold by Swiggy Instamart as an ecommerce entity. It considered the provisions of Section 4(10) of the Consumer Protection (E-Commerce) Rules, 2020, which cast an obligation on the e-commerce service provider to provide a replacement or refund in case of any deficiency in its service.

The commission, therefore, concluded that the company was liable for the deficiency in respect of the ordered quantity of oranges and for failing to refund the amount for the short delivery.

Accordingly, in its order of November 3, 2025, delivered by presiding officer Pawanjit Singh for the Bench along with member S K Sardana, the commission ordered Swiggy to pay ₹2,000 towards compensation. A period of 45 days was given for compliance, and any delay would attract 12 per cent interest.

The writer is a consumer activist

TERRORISM COVERAGE

Check policy wording, seek written confirmation from insurer

Coverage varies across insurers and products, may require a rider, and could come with loadings

HIMALI PATEL

The recent blast near the Red Fort in Delhi has highlighted the need for insurance buyers to understand whether their term, health, and home insurance policies cover terrorism risk. Buyers should not take coverage for granted and instead verify policy wording.

Term insurance

Most term policies cover death due to terrorism. "Exclusions apply only in exceptional cases, such as death occurring due to active participation in war, rebellion, extremist activity, or illegal acts — not for innocent civilians caught in an attack," says Bhavna Verma, chief and appointed actuary, IndiaFirst Life Insurance.

Pradeep Funde, senior vice-president, Anand Rathi Insurance Broking, informs that some older plans excluded terrorism. Most term policies cover it in the base policy (no rider required). The policy must be active (with premiums paid) at the time of the incident.

During purchase, the buyer must disclose if they are in a high-risk job. "Certain high-risk professions or postings — combat roles, hazardous occupations — require declaration so risk can be assessed properly," says Shilpa Arora, cofounder and chief operating officer, Insurance Samadhan. Lack of disclosure could lead to problems at claim time. Verma informs that these in high-risk professions, such as military personnel, security contractors, divers, pilots, miners and oil-rig workers may be excluded or charged extra.

Coverage may be rejected or premiums increased for those working in high-risk areas. Those travelling to war zones, conflict areas, or sanctioned regions may also



face higher premiums.

Understand the policy wording. "Broad exclusions like war or invasion may or may not include terrorism," says Funde.

If a policy excludes war or invasion but is unclear about terrorism, verify before purchasing. "Check definitions and general exclusions to see if terrorism is treated separately," says Verma. Seek written confirmation from the insurer. If ambiguity persists, Verma advises going for a policy where terrorism coverage is clearly stated.

Funde urges buyers to review their policies after major life changes or relocations. Arora informs that group term insurance may exclude terrorism coverage, depending on the master policy agreement.

Health insurance

Hospitalisation expenses resulting from terror attacks may be covered on an indemnity basis, subject to policy terms and conditions outlined in policy documents. Coverage differs across insurers and products. "Review the policy for exclusions related to specific incidents or locations," says Alok Agarwal, managing director and chief executive officer, Zurich Kotak General Insurance. Even those living in or travelling to high-risk zones must check clauses related

Key checks to run

- Does the main policy cover victims of terror?
- Or does one have to purchase a rider?
- Are terror incidents covered for those in high-risk professions?
- Do those living in high-risk regions get coverage?
- Does coverage for high-risk professions or regions come with loading?

to territorial limits and professional hazards.

Understand the definitions of the terms used in the exclusion list. "Reviewing terms such as war, invasion, acts of foreign enemies or hostilities, which often appear in industry exclusion lists, can help avoid surprises at the time of claim," says Agarwal.

"Individuals working in high-risk zones should ask the insurer whether their specific location is on their exclusion list, whether the policy covers terrorism where they could be an innocent bystander, and confirm whether their occupation triggers exclusion," says Abhishek Kumar, Securities and Exchange Board of India (Sebi)-registered investment advisor and founder, Sahaj-Money.com. Obtain written confirmation from the insurer stating that coverage applies to their specific

location and profession.

"When reviewing policy documents, search for any mention of terrorism, war, invasion, civil commotion, riots or hostile acts and check whether terrorism is listed under exclusions," says Kumar.

Never assume terrorism is covered just because there is no specific terrorism exclusion clause. "Ask the insurer for clarity on terrorism cover under their policy and request written confirmation of inclusion or exclusion," says Kumar.

Look for geographic restrictions that specifically name high-risk countries or conflict zones. Finally, identify professional or occupational exclusions that might apply to you.

Home insurance

Most retail home insurance policies do not automatically include terrorism cover unless the insured opts for a terrorism add-on. Some comprehensive packages may provide terrorism cover. Wording varies across insurers.

"For retail customers, terrorism is usually provided through a rider to home insurance. Premiums are modest," says Narendra Bharindwal, president, Insurance Brokers Association of India (IBAI).

Coverage does not apply to general unrest. Damage must be caused directly by the terror event. Sub-limits or deductibles may apply. "Losses due to contamination, biological, chemical, or nuclear attacks are typically excluded unless explicitly covered," says Bharindwal.

Insurers may exclude high-risk zones like border districts, Naxal-affected areas, and high-conflict regions. Certain professional categories, such as defence establishments or hazardous industries, may require underwriting approval.

Buyers should seek written confirmation if the wording regarding terrorism appears ambiguous. "If a policy merely lists war or invasion as exclusions without mentioning terrorism, it is safer to assume that terrorism is not covered unless explicitly stated," says Bharindwal.

Finally, do buy terrorism cover as the cost of adding it is small: ₹0.07 per thousand sum insured for dwellings.

The writer is a Mumbai-based independent journalist

HB LEASING AND FINANCE COMPANY LIMITED
CIN: L65910HR1982PLC034071
Registered Office : Plot No. 31, Echelon Institutional Area, Sector 32, Gurugram-122001, Haryana
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SPECIAL WINDOW FOR RE-LODGE

MENT OF TRANSFER

REQUESTS OF PHYSICAL SHARES

In accordance with SEBI Circular no. SEBI/HO/MIRSD-PoD/P/CIR/2025/97 dated July 02, 2025, shareholders of **HB Leasing and Finance Company Limited** are hereby informed that a special window has been opened from July 07, 2025 to January 06, 2026, for re-lodgement of transfer deeds.

Shareholders are to note that this window is only for re-lodgement of transfer deeds, which were lodged prior to the deadline of April 01, 2019 for transfer of physical shares, and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise.

Since the transferred shares will be issued only in demat mode once all the documents are found in order by the Company / RTA, the transferee(s) must have a demat account and need to provide a copy of its Client Master List (CML), along with the requisite documents, while lodging the documents for transfer with the Company/RTA.

Shareholders who have missed the earlier extended deadline of March 31, 2021 [the cut-off date for re-lodgement of transfer deeds] can avail this opportunity by furnishing the necessary documents to the Registrar and Share Transfer Agent of the Company i.e. RCMC Share Registry Private Limited at investor.services@rcmcdelhi.com or their office address at B-25/1, First Floor, Okhla Industrial Area Phase 2, New Delhi, India, 110020, Tel: 011-35020465,66.

The Company's website, www.hbleasing.com, has been updated with the details regarding the opening of this special window and further updates if any, shall be uploaded therein.

For **HB Leasing & Finance Company Limited**

Sd/-
Shahbaz Khan
(Company Secretary)
Membership No. A75357

Date : November 22, 2025

Place : Gurugram

HB ESTATE DEVELOPERS LIMITED
CIN: L99999HR1994PLC034146
Registered Office : Plot No. 31, Echelon Institutional Area, Sector 32, Gurugram-122001, Haryana
Ph. : + 91-124-4675500, Fax No. : + 91-124-4370985
E-mail : corporate@hbestate.com, Website : www.hbestate.com

SPECIAL WINDOW FOR RE-LODGE

MENT OF TRANSFER

REQUESTS OF PHYSICAL SHARES

In accordance with SEBI Circular no. SEBI/HO/MIRSD-PoD/P/CIR/2025/97 dated July 02, 2025, shareholders of **HB Estate Developers Limited** are hereby informed that a special window has been opened from July 07, 2025 to January 06, 2026, for re-lodgement of transfer deeds.

Shareholders are to note that this window is only for re-lodgement of transfer deeds, which were lodged prior to the deadline of April 01, 2019 for transfer of physical shares, and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise.

Since the transferred shares will be issued only in demat mode once all the documents are found in order by the Company / RTA, the transferee(s) must have a demat account and need to provide a copy of its Client Master List (CML), along with the requisite documents, while lodging the documents for transfer with the Company/RTA.

Shareholders who have missed the earlier extended deadline of March 31, 2021 [the cut-off date for re-lodgement of transfer deeds] can avail this opportunity by furnishing the necessary documents to the Registrar and Share Transfer Agent of the Company i.e. RCMC Share Registry Private Limited at investor.services@rcmcdelhi.com or their office address at B-25/1, First Floor, Okhla Industrial Area Phase 2, New Delhi, India, 110020, Tel: 011-35020465,66.

The Company's website, www.hbestate.com, has been updated with the details regarding the opening of this special window and further updates if any, shall be uploaded therein.

For **HB Estate Developers Limited**

Sd/-
NVK Rao
Company Secretary and Compliance Officer

Date : November 22, 2025

Place : Gurugram

HB PORTFOLIO LIMITED
CIN: L67120HR1994PLC034148
Registered Office : Plot No. 31, Echelon Institutional Area, Sector 32, Gurugram-122001, Haryana
Phone : + 91-124-4675500, Fax : + 91-124-4370985
E-mail : corporate@hbportfolio.com, Website : www.hbportfolio.com

SPECIAL WINDOW FOR RE-LODGE

MENT OF TRANSFER

REQUESTS OF PHYSICAL SHARES

In accordance with SEBI Circular no. SEBI/HO/MIRSD-PoD/P/CIR/2025/97 dated July 02, 2025, shareholders of **HB Portfolio Limited** are hereby informed that a special window has been opened from July 07, 2025 to January 06, 2026, for re-lodgement of transfer deeds.

Shareholders are to note that this window is only for re-lodgement of transfer deeds, which were lodged prior to the deadline of April 01, 2019 for transfer of physical shares, and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise.

Since the transferred shares will be issued only in demat mode once all the documents are found in order by the Company / RTA, the transferee(s) must have a demat account and need to provide a copy of its Client Master List (CML), along with the requisite documents, while lodging the documents for transfer with the Company/RTA.

Shareholders who have missed the earlier extended deadline of March 31, 2021 [the cut-off date for re-lodgement of transfer deeds] can avail this opportunity by furnishing the necessary documents to the Registrar and Share Transfer Agent of the Company i.e. RCMC Share Registry Private Limited at investor.services@rcmcdelhi.com or their office address at B-25/1, First Floor, Okhla Industrial Area Phase 2, New Delhi, India, 110020, Tel: 011-35020465,66.

The Company's website, www.hbportfolio.com, has been updated with the details regarding the opening of this special window and further updates if any, shall be uploaded therein.

For **HB Portfolio Limited**

Sd/-
Meenu Papreja
Company Secretary and Compliance Officer

Date : November 22, 2025

Place : Gurugram

HB STOCKHOLDINGS LIMITED
CIN: L65929HR1985PLC033936
Registered Office : Plot No. 31, Echelon Institutional Area, Sector 32, Gurugram-122001, Haryana
Ph. : + 91-124-4675500, Fax No. : + 91-124-4370985
E-mail : corporate@hbstockholdings.com, Website : www.hbstockholdings.com

SPECIAL WINDOW FOR RE-LODGE

MENT OF TRANSFER

REQUESTS OF PHYSICAL SHARES

In accordance with SEBI Circular no. SEBI/HO/MIRSD-PoD/P/CIR/2025/97 dated July 02, 2025, shareholders of **HB Stockholdings Limited** are hereby informed that a special window has been opened from July 07, 2025 to January 06, 2026, for re-lodgement of transfer deeds.

Shareholders are to note that this window is only for re-lodgement of transfer deeds, which were lodged prior to the deadline of April 01, 2019 for transfer of physical shares, and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise.

Since the transferred shares will be issued only in demat mode once all the documents are found in order by the Company / RTA, the transferee(s) must have a demat account and need to provide a copy of its Client Master List (CML), along with the requisite documents, while lodging the documents for transfer with the Company/RTA.

Shareholders who have missed the earlier extended deadline of March 31, 2021 [the cut-off date for re-lodgement of transfer deeds] can avail this opportunity by furnishing the necessary documents to the Registrar and Share Transfer Agent of the Company i.e. RCMC Share Registry Private Limited at investor.services@rcmcdelhi.com or their office address at B-25/1, First Floor, Okhla Industrial Area Phase 2, New Delhi, India, 110020, Tel: 011-35020465,66.

The Company's website, www.hbstockholdings.com, has been updated with the details regarding the opening of this special window and further updates if any, shall be uploaded therein.

For **HB Stockholdings Limited**

Sd/-
Pooja Jain
Company Secretary and Compliance Officer

Date : November 22, 2025

Place : Gurugram

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Business Standard

Insight Out

SUNDARAM MUTUAL
— Sundaram Finance Group —

Notice – cum – Addendum to the Scheme Information Document / Key information Memorandum / Statement of Additional Information of schemes of Sundaram Mutual.

Investors are hereby informed that Sundaram Trustee Company Limited, the Trustee to Sundaram Mutual Fund has decided to Introduce IDCW Reinvestment & Transfer Option in Sundaram Value Fund Scheme of Sundaram Mutual with effect from 01/12/2025.

Particulars	Existing Options	Proposed Options										
Introduction of IDCW Reinvestment & Transfer Option	<ul style="list-style-type: none">• Growth• IDCWSub Option: Payout <p>If the investor does not choose Option or Sub-Option at the time of submitting the application form, the following defaults shall be applicable:</p> <table><thead><tr><th>Option/Sub-option</th><th>Default option/ Sub-Option</th></tr></thead><tbody><tr><td>Option: Not mentioned</td><td>Option: Growth</td></tr><tr><td>Sub-option: Not mentioned</td><td>Sub-option: Not Applicable</td></tr><tr><td>Option: IDCW</td><td>Option: IDCW</td></tr><tr><td>Sub-option: Not mentioned</td><td>Sub-option: Payout</td></tr></tbody></table> <p>All plans and options available for offer under the scheme shall have a common portfolio for detailed disclosure on default plans and options, kindly refer SAI.</p>	Option/Sub-option	Default option/ Sub-Option	Option: Not mentioned	Option: Growth	Sub-option: Not mentioned	Sub-option: Not Applicable	Option: IDCW	Option: IDCW	Sub-option: Not mentioned	Sub-option: Payout	<ul style="list-style-type: none">• Growth• IDCWSub Option: Payout, Reinvestment & Transfer <p>If the investor does not choose Option or Sub-Option at the time of submitting the application form, the following defaults shall be applicable:</p> <p>If no option is indicated, the default option will be Growth.</p> <p>If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be</p> <ul style="list-style-type: none">• IDCW Transfer (Default destination Scheme- Sundaram Liquid Fund -Growth Option), when the IDCW payable is Rs. 500 or more• IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500. <p>In case of IDCW payout, where the IDCW payable is Rs.500/- or more, the IDCW will be paid to the Investor registered Bank account in the folio and will be reinvested when the IDCW payable is less than Rs.500/-.</p> <p>If an investor has opted for IDCW payout and is found to be KYC non-compliant or without a valid PAN, the IDCW amount will be automatically swept into the Sundaram Unclaimed Fund.</p>
Option/Sub-option	Default option/ Sub-Option											
Option: Not mentioned	Option: Growth											
Sub-option: Not mentioned	Sub-option: Not Applicable											
Option: IDCW	Option: IDCW											
Sub-option: Not mentioned	Sub-option: Payout											

In view of the above, relevant changes will be carried out in the SID and KIM of the abovementioned Scheme. All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PLC034615

Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
Contact No. (India) 1860 425 7237, (NRI) +91 40 2345 2215
www.sundarammutual.com
No. 21, Patullas Road, Chennai 600 002.

Regd. Office:

For **Sundaram Asset Management Company Ltd**

R Ajith Kumar
Company Secretary & Compliance Officer

Date: Chennai

Date: November 24, 2025.

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

PH252536-15 (Rev.06)

