

November 26, 2025

BSE Limited
Department of Corporate Services,
1st Floor, New Trading Ring,
Rotunda Building, P J Towers,
Dalal Street, Fort,
Mumbai – 400 001

National Stock Exchange of India Limited Exchange Plaza,
Plot No.C-1, G Block,
Bandra-Kurla Complex,
Bandra (East),
Mumbai – 400 051

Security Code: **523405** Symbol: **JMFINANCIL** 

Dear Sirs,

Sub: Submission of copies of the newspaper advertisements

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing copies of the advertisements published in Business Standard (English) and Sakal (Marathi) on November 26, 2025 pertaining to the Notice of transfer of equity shares to Investor Education and Protection Fund Authority.

The contents of the above advertisements are self-explanatory. The same is also being uploaded on the Company's website at <a href="www.jmfl.com">www.jmfl.com</a>.

Please take the above on your record and acknowledge receipt of the same.

Thank you.

Yours truly, For **JM Financial Limited** 

### **Hemant Pandya**

Company Secretary & Compliance Officer

Encl.: as above

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



		THE OWNER OF	
Company	Presales (₹ cr)	Y-0-\	r change (%)
DLF	4,332	526	
Godrej Properties	8,505	64	
Prestige Estates Pr	ojects 6,017	50	
Lodha Developers	4,570	7	
Oberoi Realty	1,300		-10
Sources: Companies	s, JM Financial		

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and O1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.

### **PSU BANK ETFs AND INDEX FUNDS**

# Rebalance instead of chasing momentum after recent runup

### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager – ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

Valuation gap remains

The index still trades at a significant discount to frontline benchmarks - nearly one-third the Nifty 50's price-to-earnings (P/E) ratio. "Historically lower valuations stemmed from asset quality concerns. But the recent rally — driven by stronger fundamentals, improved asset quality and robust credit growth — has helped PSU banks outperform the Nifty 50. With valuations still low and balance sheets strengthening, the gap is likely to narrow further," says Dondapati.

### Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

### whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

### Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %) 15.0 15.0 12.7 13.2 10.6 10-year

# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double vour money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Compiled by BS Research Bureau

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

Source: Bloomberg

#### What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed

gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

### इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

GOVERNMENT E-MARKET PORTAL - SELECTION OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites

www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

# oublished for the following Services / Material Procurement union sit https://tender.telangana.gov.in - or - https://sccimines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s)

langana - 15.12.2025 - 12.01 PM.

SET3500123 Procurement of Fiber Reinforced Plastic (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit (CPU) at STF Mancherial, Telangana - 15.12.2025 - 12.01 PM.

switchydd at 51 Fry Japhur, Martichenia, felangaria - 15,12,2025 - 12,01 FM.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal
Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 FM.

### JM FINANCIAL LIMITED Corporate Identity Number: L67120MH1986PLC038784

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

### NOTICE FOR TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act. 2013 (the "Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the "Rules"), equity shares held by Members who have not claimed their dividend for seven (7) consecutive years or more shall be transferred by the Company to the Investor Education and Protection Fund (the "IEPF")

In accordance with the Rules, individual notices have been sent to the concerned Members at their latest available registered

address, providing therein, the details of their equity shares liable to be transferred to the IEPF and requesting them to claim their unclaimed dividend. Additionally, the Company has uploaded full details of these Members on its website viz., https://www. imfl.com/shareholder-corner/unclaimedunpaid-dividend. Members may also scan the QR code provided to easily access this information online.



JM Financial

In case, the Company does not receive any communication from the concerned Members on or before February 15, 2026, the relevant shares will be transferred to the IEPF Authority as per procedure stipulated in the Rules. Once transferred, no claim shall lie against the Company or its Registrar and Transfer Agent (the "RTA"). However, such Members may claim their shares directly from the IEPF Authority in accordance with the procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members are requested to register their email addresses with the RTA (in case of shares held in physical mode) by emailing to einward.ris@kfintech.com and your Depository Participant(s) (in case of shares held in dematerialised mode).

For any queries or assistance, Members may contact the Company or its RTA at the following address/email id/telephone number.

JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030 Email: ecommunication@jmfl.com

Website: www.jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hvderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

For JM Financial Limited **Hemant Pandya** 

Place: Mumbai Date: November 25, 2025 Company Secretary & Compliance Officer

# EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump house at STPI Jaipur, Mancherial, Telangana -15.12.2025-12.01 PM.

FST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\ nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

EST2SO0132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PRI2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

## 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS

SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026

The shareholders are requested to note that the shares re-lodged for transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise. the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Place: Kolkata Date: 25.11.2025

Jitendra Kumar **Company Secretary and President** (Legal & Corporate Affairs) ACS No. 11159

### **KANCO TEA & INDUSTRIES LIMITED**

CIN: L15491WB1983PLC035793 Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.in Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

In terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026 This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and were

rejected and returned due to deficiency in the documents n case you wish to avail this opportunity, please contact the Company's Registrar and Share

Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court, 5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com. Charulata Kabra

Place: Kolkata Company Secretary & Compliance Officer Date: 25th November, 2025

# KALASH

## K.S. OILS LIMITED

CIN: L15141MP1985PLC003171 Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

#### INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held or Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companies Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e-Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at investor@ankitonline.com or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to eceive the Notice of 39th AGM and the Annual Report for FY 2024-25, Members are quested to register/ update their email addresses by following below instructions:

Members holding shares in physical mode may register/update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in, marketing@mpsedc.con

EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

### **EXPRESSION OF INTEREST (EOI) EXPANSION OF DATA CENTRE CAPACITY**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion

process for further proceedings. M.P. Madhyam/123198/2025

(CHIEF GENERAL MANAGER)



GPU Servers, etc.

### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

#### NOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT **OF TRANSFER REQUESTS OF PHYSICAL SHARES**

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

### Company Secretary **RAVI KUMAR DISTILLERIES LIMITED**

Place: Puducherry

Date: 25.11.2025

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady, Puducherry-605009, Tel.: 0413-2244007.

Registrar and Transfer Agent **KFin Technologies Limited** 

Email : cs@ravikumardistilleries.com

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

For Ravi Kumar Distilleries Limited

### Listed players relatively insulated from overall housing sales moderation: Analysts

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While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

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PER EXEC		THE REAL PROPERTY.	IL L
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Sources: Companies, J.	M Financial		

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

#### SANIEEV SINHA

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

Valuation gap remains

The index still trades at a significant discount to frontline benchmarks - nearly one-third the Nifty 50's price-to-earnings (P/E) ratio. "Historically lower valuations stemmed from asset quality concerns. But the recent rally — driven by stronger fundamentals, improved asset quality and robust credit growth — has helped PSU banks outperform the Nifty 50. With valuations still low and balance sheets strengthening, the gap is likely to narrow further," says Dondapati.

#### Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

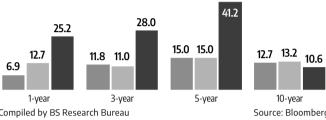
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

## Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



#### Source: Bloombera Compiled by BS Research Bureau

### It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a

discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Do unlisted shares give big IPO gains? Wealth advisors caution

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

**KANCO TEA & INDUSTRIES LIMITED** 

CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017

Website: www. kancotea in, email id: contact@kancotea.ir

Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS

SPECIAL WINDOW FOR RE-LODGEMENT

OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02,

2025 on the above-referred subject matter, please note that Special Window for re-lodgemen

This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

in case you wish to avail this opportunity, please contact the Company's Registrar and Share

Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or

of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026.

ejected and returned due to deficiency in the documents

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001.

send an email at rta@cbmsl.com.

Place: Kolkata Date: 25th November, 2025

KALASH

shall be under lock-in period for 6 months from the date of transfer

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

## इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. SET350123 Procurement of Fiber Reinforced Plastic (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit (CPU) at STF Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM.

ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### JM FINANCIAL LIMITED

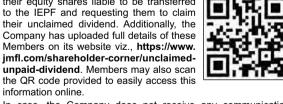
JM Financial Corporate Identity Number: L67120MH1986PLC038784 Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

### NOTICE FOR TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 (the "Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the "Rules"), equity shares held by Members who have not claimed their dividend for seven (7) consecutive years or more shall be transferred by the Company to the Investor Education and Protection Fund (the "IEPF")

In accordance with the Rules, individual notices have been sent to the concerned Members at their latest available registered

address, providing therein, the details of their equity shares liable to be transferred to the IEPF and requesting them to claim their unclaimed dividend. Additionally, the Company has uploaded full details of these Members on its website viz., https://www. imfl.com/shareholder-corner/unclaimedunpaid-dividend. Members may also scan the QR code provided to easily access this



In case, the Company does not receive any communication from the concerned Members on or before February 15, 2026, the relevant shares will be transferred to the IEPF Authority as per procedure stipulated in the Rules. Once transferred, no claim shall lie against the Company or its Registrar and Transfer Agent (the "RTA") However, such Members may claim their shares directly from the IEPF Authority in accordance with the procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members are requested to register their email addresses with the RTA (in case of shares held in physical mode) by emailing to einward.ris@kfintech.com and your Depository Participant(s) (in case of shares held in dematerialised mode).

For any queries or assistance, Members may contact the Company or its RTA at the following address/email id/telephone number.

JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030 Email: ecommunication@jmfl.com

Website: www.jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hyderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

> For JM Financial Limited **Hemant Pandya**

Place: Mumbai Date: November 25, 2025 Company Secretary & Compliance Officer

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026.

The shareholders are requested to note that the shares re-lodged for transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

(Legal & Corporate Affairs)

**Company Secretary and President** 

Jitendra Kumar

ACS No. 11159

Place: Kolkata Date: 25.11.2025

# 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS

Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

#### INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP).

Place: Gurgaon Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in,

Date: 26.11.2025

### **EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY**

its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

process for further proceedings.

(CHIEF GENERAL MANAGER)



#### K.S. OILS LIMITED CIN: L15141MP1985PLC003171

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are

his advertisement is being issued for the information and benefit of all members of the Company in compliance with the MCA Circulars and SEBI Circulars.

For KS Oils Limited Jyoti Sharma Company Secretary & Compliance Officer

marketing@mpsedc.com EOI Reference#: MPSEDC/SDC/2025/659

MPSeDC invites EoI from competent agencies for the Expansion of

Shortlisted agencies will be invited to participate in a detailed discussion

M.P. Madhvam/123198/2025

Charulata Kabra

Company Secretary & Compliance Officer

### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

### **RAVI KUMAR DISTILLERIES LIMITED**

Company Secretary

Place: Puducherry

Date: 25.11.2025

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady, Puducherry-605009, Tel.: 0413-2244007.

Email: cs@ravikumardistilleries.com Registrar and Transfer Agent

### **KFin Technologies Limited**

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

> For Ravi Kumar Distilleries Limited Manohar Waman Oak

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



TO THE T	-	THE REAL PROPERTY.	1
Company	Presales (₹ cr)	Y-o-Y change (%)	
DLF	4,332	526	
Godrej Properties	8,505	64	
Prestige Estates Proje	ects 6,017	50	
Lodha Developers	4,570	7	
Oberoi Realty	1,300	-10	
Sources: Companies, J	M Financial		

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



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### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

### Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Valuation gap remains

The index still trades at a signifi-

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marks - nearly one-third the Nifty

50's price-to-earnings (P/E) ratio.

"Historically lower valuations stemmed from asset quality con-

cerns. But the recent rally — driven

by stronger fundamentals, impr-

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ations still low and balance sheets strengthening, the gap is likely to

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Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

#### whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

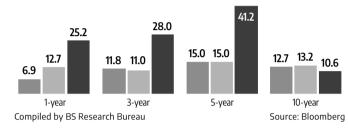
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

### Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

### इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

JM Financial

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

NOTICE FOR TRANSFER OF EQUITY SHARES TO

INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of

Section 124(6) of the Companies Act, 2013 (the "Act") read

with the Investor Education and Protection Fund Authority

(Accounting, Audit, Transfer and Refund) Rules, 2016, as

amended (the "Rules"), equity shares held by Members who

have not claimed their dividend for seven (7) consecutive years

or more shall be transferred by the Company to the Investor

In accordance with the Rules, individual notices have been sent

to the concerned Members at their latest available registered

In case, the Company does not receive any communication

from the concerned Members on or before February 15, 2026,

the relevant shares will be transferred to the IEPF Authority

as per procedure stipulated in the Rules. Once transferred, no

claim shall lie against the Company or its Registrar and Transfer

Agent (the "RTA") However, such Members may claim their

shares directly from the IEPF Authority in accordance with the

procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members

are requested to register their email addresses with the RTA

(in case of shares held in physical mode) by emailing to

einward.ris@kfintech.com and your Depository Participant(s) (in

For any queries or assistance, Members may contact the Company

or its RTA at the following address/email id/telephone number.

JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg,

Education and Protection Fund (the "IEPF")

address, providing therein, the details of

their equity shares liable to be transferred

to the IEPF and requesting them to claim

their unclaimed dividend. Additionally, the

Company has uploaded full details of these

Members on its website viz., https://www.

imfl.com/shareholder-corner/unclaimed-

unpaid-dividend. Members may also scan

the QR code provided to easily access this

case of shares held in dematerialised mode).

Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

Prabhadevi, Mumbai 400 025.

information online.

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. SET350123 Procurement of Fiber Reinforced Plastic (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit (CPU) at STF Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM. ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

# 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made

share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026.

requisite documents to the Company's Registrar and Share Transfer Agent Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Place: Gurgaon

Date: 25.11.2025

Place: Kolkata Date: 25.11.2025

Jitendra Kumar **Company Secretary and President** (Legal & Corporate Affairs) ACS No. 11159

### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com.

Charulata Kabra Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

### marketing@mpsedc.com **EXPRESSION OF INTEREST (E01)**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online

process for further proceedings.

(CHIEF GENERAL MANAGER)

# KALASH

#### K.S. OILS LIMITED CIN: L15141MP1985PLC003171

Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in INFORMATION REGARDING

### 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited

Jyoti Sharma Company Secretary & Compliance Officer

### DEVELOPMENT CORPORATION LTD. State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.)

M.P. STATE ELECTRONICS

www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in,

Date: 26.11.2025 EOI Reference#: MPSEDC/SDC/2025/659

**EXPANSION OF DATA CENTRE CAPACITY** 

through https://mptenders.gov.in. Shortlisted agencies will be invited to participate in a detailed discussion

M.P. Madhvam/123198/2025



#### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

#### Company Secretary **RAVI KUMAR DISTILLERIES LIMITED**

Place: Puducherry

Date: 25.11.2025

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady, Puducherry-605009, Tel.: 0413-2244007.

Email: cs@ravikumardistilleries.com Registrar and Transfer Agent **KFin Technologies Limited** Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda,

Serilingampally Mandal, Hyderabad, Telangana - 500032.

Tel: 040-67162222. Toll-free number: 18003094001

E-mail: einward.ris@kfintech.com For Ravi Kumar Distilleries Limited

Manohar Waman Oak Company Secretary & Compliance Officer

Place: Mumbai Date: November 25, 2025

JM Financial Limited

Appasaheb Marathe Marg

Tel No: +91 22 6630 3030

Website: www.jmfl.com

Email: ecommunication@jmfl.com

7th Floor, Cneray

Mumbai - 400 025

Prabhadevi

Maharashtra

KFin Technologies Limited -

Unit: JM Financial Limited

Plot 31-32, Financial District

Nanakramguda, Serilingampally

Toll Free No.: 1800-309-4001

Website: www.kfintech.com

Email: einward.ris@kfintech.com

For JM Financial Limited

Selenium Tower B,

Hyderabad-500 032.

Rangareddi, Telangana

**Hemant Pandya** Company Secretary & Compliance Officer

SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

available on the Stock Exchanges and website of the Company. This facility is specifically applicable to only such cases where the original

The shareholders are requested to note that the shares re-lodged for transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide

The Company's website www.exideindustries.com has been updated with

The shareholders who are holding shares in physical form are requested

For any further queries, write to Ms. Ranu Dey Talukdar at

The index still trades at a signifi-

cant discount to frontline bench-

marks - nearly one-third the Nifty

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"Historically lower valuations stemmed from asset quality con-

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ations still low and balance sheets strengthening, the gap is likely to

narrow further," says Dondapati.

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



		AND ALCOHOL:	10 10 16 1
Company	Presales (₹ cr)	Y-o-Y cha	nge (%)
DLF	4,332	526	
Godrej Properties	8,505	64	
Prestige Estates Proj	ects 6,017	50	
Lodha Developers	4,570	7	
Oberoi Realty	1,300	-10	
Sources: Companies,	JM Financial		

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supfurther re-rating.

portive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid

### Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

#### whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

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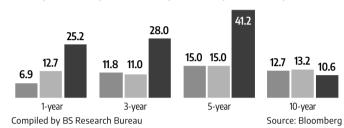
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Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

## Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

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What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

## इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK BID NO: GEM/2025/B/6919628 DATED 24.11.2025

JM Financial

The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

NOTICE FOR TRANSFER OF EQUITY SHARES TO

INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of

Section 124(6) of the Companies Act, 2013 (the "Act") read

with the Investor Education and Protection Fund Authority

(Accounting, Audit, Transfer and Refund) Rules, 2016, as

amended (the "Rules"), equity shares held by Members who

have not claimed their dividend for seven (7) consecutive years

or more shall be transferred by the Company to the Investor

In accordance with the Rules, individual notices have been sent

to the concerned Members at their latest available registered

In case, the Company does not receive any communication

from the concerned Members on or before February 15, 2026,

the relevant shares will be transferred to the IEPF Authority

as per procedure stipulated in the Rules. Once transferred, no

claim shall lie against the Company or its Registrar and Transfer

Agent (the "RTA") However, such Members may claim their

shares directly from the IEPF Authority in accordance with the

procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members

are requested to register their email addresses with the RTA

(in case of shares held in physical mode) by emailing to

einward.ris@kfintech.com and your Depository Participant(s) (in

For any queries or assistance, Members may contact the Company

or its RTA at the following address/email id/telephone number.

JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg,

Education and Protection Fund (the "IEPF")

address, providing therein, the details of

their equity shares liable to be transferred

to the IEPF and requesting them to claim

their unclaimed dividend. Additionally, the

Company has uploaded full details of these

Members on its website viz., https://www.

imfl.com/shareholder-corner/unclaimed-

unpaid-dividend. Members may also scan

the QR code provided to easily access this

case of shares held in dematerialised mode).

Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

Prabhadevi, Mumbai 400 025.

information online.

JM Financial Limited

Appasaheb Marathe Marg

Tel No: +91 22 6630 3030

Website: www.jmfl.com

Email: ecommunication@jmfl.com

7th Floor, Cneray

Mumbai - 400 025

Prabhadevi

Maharashtra

Place: Mumbai

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. Ectanguari - 10.1220-1220-1230 (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit [CPU] at STI Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

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ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM.

ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

### 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026. The shareholders are requested to note that the shares re-lodged for

transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE The shareholders who are holding shares in physical form are requested

to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Place: Kolkata Date: 25.11.2025

Jitendra Kumar **Company Secretary and President** (Legal & Corporate Affairs) ACS No. 11159

#### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or

send an email at rta@cbmsl.com. Charulata Kabra Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

# KALASH

### K.S. OILS LIMITED CIN: L15141MP1985PLC003171

Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in INFORMATION REGARDING

#### 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the

39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI). n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along

with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in.

his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in,

marketing@mpsedc.com EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

## **EXPRESSION OF INTEREST (E01)**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

process for further proceedings.

(CHIEF GENERAL MANAGER)

#### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin

### Company Secretary

**RAVI KUMAR DISTILLERIES LIMITED** Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady,

Puducherry-605009, Tel.: 0413-2244007.

#### Email: cs@ravikumardistilleries.com Registrar and Transfer Agent

**KFin Technologies Limited** 

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001

For Ravi Kumar Distilleries Limited

Company Secretary & Compliance Officer







KFin Technologies Limited -

Unit: JM Financial Limited

Plot 31-32, Financial District

Nanakramguda, Serilingampally

Toll Free No.: 1800-309-4001

Website: www.kfintech.com

Email: einward.ris@kfintech.com

Selenium Tower B,

Hyderabad-500 032.

Rangareddi, Telangana

Company Secretary & Compliance Officer





For JM Financial Limited

















Date: 25.11.2025

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN

Members holding shares in Demat mode may register their email address/update Bank account mandate by contacting their respective Depository Participant (DP).

Members holding shares in physical mode may register/ update their email address in

Company Secretary & Compliance Officer

Place: Puducherry

E-mail: einward.ris@kfintech.com

Date: 25.11.2025

Patel advises keeping any

M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

**EXPANSION OF DATA CENTRE CAPACITY** 

Shortlisted agencies will be invited to participate in a detailed discussion M.P. Madhvam/123198/2025

### Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009.

IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for

Technologies Limited:

Manohar Waman Oak

The index still trades at a signifi-

cant discount to frontline bench-

marks - nearly one-third the Nifty

50's price-to-earnings (P/E) ratio.

"Historically lower valuations stemmed from asset quality con-

cerns. But the recent rally — driven

by stronger fundamentals, impr-

oved asset quality and robust credit

ations still low and balance sheets strengthening, the gap is likely to

narrow further," says Dondapati.

# Launches boost presales growth of top realtors in Q2

Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



TO COL		THE REAL PROPERTY.	T
Company	Presales (₹ cr)	Y-o-Y change (%)	
DLF	4,332	526	П
Godrej Properties	8,505	64	
Prestige Estates Proje	ects 6,017	50	
Lodha Developers	4,570	7	
Oberoi Realty	1,300	-10	
Sources: Companies, JA	М Financial		

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

**SANJEEV SINHA** 

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

#### growth — has helped PSU banks outperform the Nifty 50. With valu-

Beware the risks PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle

sheets faster. Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

largely behind the sector, he warns

that new stress may hit balance

#### whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

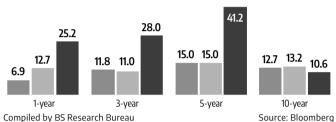
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

### Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

Misconceptions drive ferred at Anand Rathi Share risky behaviour and Stock Brokers, says retail Ranjit Jha, managing director and investors should remember that pre-IPO prices often reflect chief executive officer of Rurash Financials, says many investors speculation rather than

treat unlisted deals like private equity-style opportunities or assume they function like grey-What to check before buying unlisted shares • Reviewing promoter back-Thomas Stephen, head-pre-

fundamentals

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

### इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. SET350123 Procurement of Fiber Reinforced Plastic (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit (CPU) at STF Mancherial, Telangana - 15.12.2025 - 12.01 PM.

EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\ nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM.

ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### JM FINANCIAL LIMITED

JM Financial Corporate Identity Number: L67120MH1986PLC038784 Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

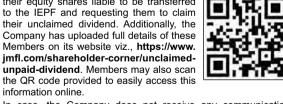
Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

### NOTICE FOR TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 (the "Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the "Rules"), equity shares held by Members who have not claimed their dividend for seven (7) consecutive years or more shall be transferred by the Company to the Investor Education and Protection Fund (the "IEPF")

In accordance with the Rules, individual notices have been sent to the concerned Members at their latest available registered

address, providing therein, the details of their equity shares liable to be transferred to the IEPF and requesting them to claim their unclaimed dividend. Additionally, the Company has uploaded full details of these Members on its website viz., https://www. imfl.com/shareholder-corner/unclaimedunpaid-dividend. Members may also scan the QR code provided to easily access this



In case, the Company does not receive any communication from the concerned Members on or before February 15, 2026, the relevant shares will be transferred to the IEPF Authority as per procedure stipulated in the Rules. Once transferred, no claim shall lie against the Company or its Registrar and Transfer Agent (the "RTA") However, such Members may claim their shares directly from the IEPF Authority in accordance with the procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members are requested to register their email addresses with the RTA (in case of shares held in physical mode) by emailing to einward.ris@kfintech.com and your Depository Participant(s) (in case of shares held in dematerialised mode).

For any queries or assistance, Members may contact the Company or its RTA at the following address/email id/telephone number.

JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030 Email: ecommunication@jmfl.com

Website: www.jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hyderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

For JM Financial Limited

Place: Mumbai **Hemant Pandya** Date: November 25, 2025 Company Secretary & Compliance Officer

#### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

### 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026.

The shareholders are requested to note that the shares re-lodged for transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Jitendra Kumar

ACS No. 11159

**Company Secretary and President** Place: Kolkata (Legal & Corporate Affairs) Date: 25.11.2025

#### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

market trades.

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com. Charulata Kabra

Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

# KALASH

### K.S. OILS LIMITED

CIN: L15141MP1985PLC003171 Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in, marketing@mpsedc.com

Date: 26.11.2025 EOI Reference#: MPSEDC/SDC/2025/659

### **EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhvam/123198/2025

(CHIEF GENERAL MANAGER)



### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

#### Company Secretary **RAVI KUMAR DISTILLERIES LIMITED**

Place: Puducherry

Date: 25.11.2025

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady,

Puducherry-605009, Tel.: 0413-2244007. Email: cs@ravikumardistilleries.com

#### Registrar and Transfer Agent **KFin Technologies Limited**

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032.

Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

For Ravi Kumar Distilleries Limited

The index still trades at a signifi-

cant discount to frontline bench-

marks - nearly one-third the Nifty

50's price-to-earnings (P/E) ratio.

"Historically lower valuations stemmed from asset quality con-

cerns. But the recent rally — driven

by stronger fundamentals, impr-

oved asset quality and robust credit

growth — has helped PSU banks

outperform the Nifty 50. With valu-

whether you like them or not," says

Santosh Joseph, chief executive officer, Germinate Investor Ser-

vices. The concentrated nature of

the index could also magnify risk.

New investors should proceed

Enternow?

# Launches boost presales growth of top realtors in Q2

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



TO COL		THE REAL PROPERTY.	T
Company	Presales (₹ cr)	Y-o-Y change (%)	
DLF	4,332	526	П
Godrej Properties	8,505	64	
Prestige Estates Proje	ects 6,017	50	
Lodha Developers	4,570	7	
Oberoi Realty	1,300	-10	
Sources: Companies, JA	М Financial		

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

#### ations still low and balance sheets strengthening, the gap is likely to

Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

# narrow further," says Dondapati.

cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

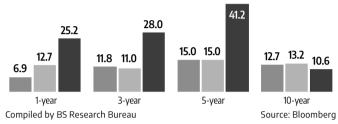
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

### Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

### इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. SET350123 Procurement of Fiber Reinforced Plastic (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit (CPU) at STF Mancherial, Telangana - 15.12.2025 - 12.01 PM.

EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\ nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM.

ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

## JM FINANCIAL LIMITED

JM Financial Corporate Identity Number: L67120MH1986PLC038784 Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

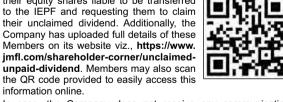
Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

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JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030 Email: ecommunication@jmfl.com

Website: www.jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hyderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

For JM Financial Limited

Place: Mumbai **Hemant Pandya** Date: November 25, 2025 Company Secretary & Compliance Officer

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

## 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS

SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026.

The shareholders are requested to note that the shares re-lodged for transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Jitendra Kumar **Company Secretary and President** Place: Kolkata (Legal & Corporate Affairs) Date: 25.11.2025 ACS No. 11159

#### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com.

Charulata Kabra Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

# KALASH

### K.S. OILS LIMITED

CIN: L15141MP1985PLC003171 Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

### INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in,

marketing@mpsedc.com Date: 26.11.2025 EOI Reference#: MPSEDC/SDC/2025/659

### **EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhvam/123198/2025

(CHIEF GENERAL MANAGER)



### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams to attend such requests.

The eligible investors can submit their requests along with requisite documents

to the Company or RTA of the Company at below mentioned address. In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

### Company Secretary

Place: Puducherry

Date: 25.11.2025

**RAVI KUMAR DISTILLERIES LIMITED** Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady,

Puducherry-605009, Tel.: 0413-2244007. Email: cs@ravikumardistilleries.com

#### Registrar and Transfer Agent **KFin Technologies Limited**

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda,

Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

> For Ravi Kumar Distilleries Limited Manohar Waman Oak

whether you like them or not," says

Santosh Joseph, chief executive officer, Germinate Investor Ser-

vices. The concentrated nature of

the index could also magnify risk.

New investors should proceed

# Launches boost presales growth of top realtors in Q2

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



to er erer W		T T M 10 TT T
Company	Presales (₹ cr)	Y-o-Y change (%)
DLF	4,332	526
Godrej Properties	8,505	64
Prestige Estates Proj	ects 6,017	50
Lodha Developers	4,570	7
Oberoi Realty	1,300	<b>-10</b>
Sources: Companies,	JM Financial	

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

#### SANIEEV SINHA

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

### Valuation gap remains

The index still trades at a significant discount to frontline benchmarks - nearly one-third the Nifty 50's price-to-earnings (P/E) ratio. "Historically lower valuations stemmed from asset quality concerns. But the recent rally — driven by stronger fundamentals, improved asset quality and robust credit growth — has helped PSU banks outperform the Nifty 50. With valuations still low and balance sheets strengthening, the gap is likely to narrow further," says Dondapati.

#### Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum." savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

Enternow?

cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

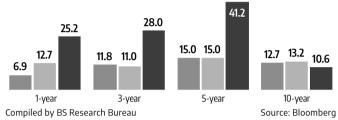
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

## Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



#### Do unlisted shares give big IPO gains? Wealth advisors caution Misconceptions drive ferred at Anand Rathi Share risky behaviour

equity-style opportunities or

assume they function like grey-

Thomas Stephen, head-pre-

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double vour money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

and Stock Brokers, says retail Ranjit Jha, managing director and investors should remember that pre-IPO prices often reflect chief executive officer of Rurash Financials, says many investors speculation rather than treat unlisted deals like private fundamentals

> What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

### इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

# ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s)

EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. Ectanguari - 10.1220-1220-1230 (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit [CPU] at STI Mancherial, Telangana - 15.12.2025 - 12.01 PM.

EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM.

#### JM FINANCIAL LIMITED JM Financial

Corporate Identity Number: L67120MH1986PLC038784 Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

### NOTICE FOR TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 (the "Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the "Rules"), equity shares held by Members who have not claimed their dividend for seven (7) consecutive years or more shall be transferred by the Company to the Investor Education and Protection Fund (the "IEPF")

In accordance with the Rules, individual notices have been sent to the concerned Members at their latest available registered

address, providing therein, the details of their equity shares liable to be transferred to the IEPF and requesting them to claim their unclaimed dividend. Additionally, the Company has uploaded full details of these Members on its website viz., https://www. imfl.com/shareholder-corner/unclaimedunpaid-dividend. Members may also scan the QR code provided to easily access this information online.



In case, the Company does not receive any communication from the concerned Members on or before February 15, 2026, the relevant shares will be transferred to the IEPF Authority as per procedure stipulated in the Rules. Once transferred, no claim shall lie against the Company or its Registrar and Transfer Agent (the "RTA") However, such Members may claim their shares directly from the IEPF Authority in accordance with the procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members are requested to register their email addresses with the RTA (in case of shares held in physical mode) by emailing to einward.ris@kfintech.com and your Depository Participant(s) (in case of shares held in dematerialised mode).

For any queries or assistance, Members may contact the Company or its RTA at the following address/email id/telephone number.

JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030 Email: ecommunication@jmfl.com

Website: www.jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hyderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

> For JM Financial Limited **Hemant Pandya**

Place: Mumbai Date: November 25, 2025 Company Secretary & Compliance Officer

# nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

### 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026.

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The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

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For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Place: Kolkata Date: 25.11.2025

Jitendra Kumar **Company Secretary and President** (Legal & Corporate Affairs) ACS No. 11159

#### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

market trades.

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

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ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com.

Charulata Kabra Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

# KALASH

### K.S. OILS LIMITED

CIN: L15141MP1985PLC003171 Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in, marketing@mpsedc.com

EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

### **EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhvam/123198/2025 (CHIEF GENERAL MANAGER)



#### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

### Company Secretary

Place: Puducherry

Date: 25.11.2025

**RAVI KUMAR DISTILLERIES LIMITED** Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady,

Puducherry-605009, Tel.: 0413-2244007.

Email: cs@ravikumardistilleries.com

#### Registrar and Transfer Agent **KFin Technologies Limited**

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

For Ravi Kumar Distilleries Limited

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'





Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and O1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



### **PSU BANK ETFs AND INDEX FUNDS**

# Rebalance instead of chasing momentum after recent runup

### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

cant discount to frontline benchmarks — nearly one-third the Nifty 50's price-to-earnings (P/E) ratio. "Historically lower valuations stemmed from asset quality concerns. But the recent rally — driven by stronger fundamentals, improved asset quality and robust credit growth — has helped PSU banks outperform the Nifty 50. With valuations still low and balance sheets strengthening, the gap is likely to narrow further," says Dondapati.

The index still trades at a signifi-

Valuation gap remains

#### Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

### whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

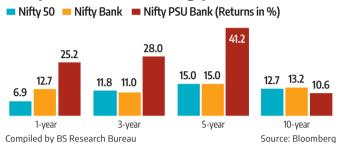
Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

### Time to rebalance

Existing investors, according to chasing momentum. He recommeoutpace fundamentals, while wataligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

# Nifty PSU Bank: Strong performer



Patel, should rebalance instead of nds reducing exposure if valuations ching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and

# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double vour money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed

gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

# इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002 Indian Overseas bank (IOB) invites bids for the

GOVERNMENT E-MARKET PORTAL - SELECTION OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring

NOTICE FOR TRANSFER OF EQUITY SHARES TO

INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of

Section 124(6) of the Companies Act. 2013 (the "Act") read

with the Investor Education and Protection Fund Authority

(Accounting, Audit, Transfer and Refund) Rules, 2016, as

amended (the "Rules"), equity shares held by Members who

have not claimed their dividend for seven (7) consecutive years

or more shall be transferred by the Company to the Investor

In accordance with the Rules, individual notices have been sent

to the concerned Members at their latest available registered

In case, the Company does not receive any communication

from the concerned Members on or before February 15, 2026,

the relevant shares will be transferred to the IEPF Authority

as per procedure stipulated in the Rules. Once transferred, no

claim shall lie against the Company or its Registrar and Transfer

Agent (the "RTA"). However, such Members may claim their

shares directly from the IEPF Authority in accordance with the

procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members

are requested to register their email addresses with the RTA

(in case of shares held in physical mode) by emailing to

einward.ris@kfintech.com and your Depository Participant(s) (in

For any queries or assistance, Members may contact the Company

KFin Technologies Limited -

Unit: JM Financial Limited

Plot 31-32, Financial District

Nanakramguda, Serilingampally

Toll Free No.: 1800-309-4001

Website: www.kfintech.com

Email: einward.ris@kfintech.com

Selenium Tower B,

Hvderabad-500 032.

Rangareddi, Telangana

or its RTA at the following address/email id/telephone number.

JM Financial

to the following website www.gem.gov.in

JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784

Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

Prabhadevi, Mumbai 400 025.

information online.

JM Financial Limited

Appasaheb Marathe Marg

Tel No: +91 22 6630 3030

Website: www.jmfl.com

Email: ecommunication@jmfl.com

7th Floor, Cneray

Mumbai - 400 025

Prabhadevi

Maharashtra

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg,

Education and Protection Fund (the "IEPF")

address, providing therein, the details of

their equity shares liable to be transferred

to the IEPF and requesting them to claim

their unclaimed dividend. Additionally, the

Company has uploaded full details of these

Members on its website viz., https://www.

imfl.com/shareholder-corner/unclaimed-

unpaid-dividend. Members may also scan

the QR code provided to easily access this

case of shares held in dematerialised mode).

# published for the following Services / material Procurement and sit https://tender.telangana.gov.in - or - https://sccimines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s)

EST2500121-Procurement of Unloading hoses for HF Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. angana - 15.12.2025 - 12.01 PM.

relangiant - 15.12.2023 - 12.01 Fm.

ESTZ500123 Procurement of Fiber Reinforced Plastic (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit (CPU) at STR Mancherial, Telangana - 15.12.2025 - 12.01 PM. FST2500124 - Procurement of PT-100 RTD used for gen

yard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Fry Japhur, Martchenia, felangaria - 15,12,2025 - 12,01 FM.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal
Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 FM.

EST2SO0132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PRI2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.in Telefax: (033) 2281 5217

**KANCO TEA & INDUSTRIES LIMITED** 

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

In terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026 This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and were

rejected and returned due to deficiency in the documents n case you wish to avail this opportunity, please contact the Company's Registrar and Share Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and shall be under lock-in period for 6 months from the date of transfer

For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com. Charulata Kabra Place: Kolkata

Company Secretary & Compliance Officer Date: 25th November, 2025

# KALASH

### K.S. OILS LIMITED

Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India

#### INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

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Agent, Ankit Consultancy Private Limited at investor@ankitonline.com or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to eceive the Notice of 39th AGM and the Annual Report for FY 2024-25, Members are quested to register/ update their email addresses by following below instructions: Members holding shares in physical mode may register/update their email address in

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Company in compliance with the MCA Circulars and SEBI Circulars.

For KS Oils Limited Jyoti Sharma Company Secretary & Compliance Officer Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in, marketing@mpsedc.con

EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

**EXPRESSION OF INTEREST (EOI)** 

# **EXPANSION OF DATA CENTRE CAPACITY**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of GPU Servers, etc.

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhyam/123198/2025

(CHIEF GENERAL MANAGER)

#### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

#### NOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT **OF TRANSFER REQUESTS OF PHYSICAL SHARES**

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are

encouraged to take advantage of this opportunity During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams to attend such requests.

The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

#### Company Secretary **RAVI KUMAR DISTILLERIES LIMITED**

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady,

Puducherry-605009, Tel.: 0413-2244007. Email : cs@ravikumardistilleries.com

#### Registrar and Transfer Agent **KFin Technologies Limited**

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

> For Ravi Kumar Distilleries Limited Manohar Waman Oak

Place: Puducherry Date: 25.11.2025 Company Secretary & Compliance Officer

For JM Financial Limited Place: Mumbai **Hemant Pandya** Date: November 25, 2025 Company Secretary & Compliance Officer

**EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

## 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS

SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original

share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026 The shareholders are requested to note that the shares re-lodged for transfer will be processed only in dematerialized form, once all documents

are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise. the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

Place: Kolkata

Date: 25.11.2025

For Exide Industries Limited

Jitendra Kumar **Company Secretary and President** (Legal & Corporate Affairs) ACS No. 11159

CIN: L15141MP1985PLC003171 Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>. The Company has facilitated the members to participate at the 39th AGM through the

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe

prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Place: Gurgaon















The index still trades at a signifi-

cant discount to frontline bench-

marks - nearly one-third the Nifty

50's price-to-earnings (P/E) ratio.

"Historically lower valuations stemmed from asset quality con-

cerns. But the recent rally — driven

by stronger fundamentals, impr-

oved asset quality and robust credit

outperform the Nifty 50. With valu-

narrow further," says Dondapati.

Beware the risks

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



Marie Contract		7 77 77 77 77 77
Company	Presales (₹ cr)	Y-o-Y change (%)
DLF	4,332	526
Godrej Properties	8,505	64
Prestige Estates Proj	ects 6,017	50
Lodha Developers	4,570	7
Oberoi Realty	1,300	<b>-10</b>
Sources: Companies, J	M Financial	

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.

angana - 15.12.2025 - 12.01 PM.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was growth — has helped PSU banks during the balance-sheet repair phase. Much of the re-rating hapations still low and balance sheets pened as credit costs fell and profitability improved," says Patel. He strengthening, the gap is likely to points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

whether you like them or not," says

Santosh Joseph, chief executive officer, Germinate Investor Ser-

vices. The concentrated nature of

the index could also magnify risk.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

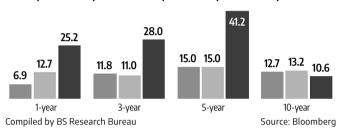
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

### Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double vour money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

## इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

NOTICE FOR TRANSFER OF EQUITY SHARES TO

INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of

Section 124(6) of the Companies Act, 2013 (the "Act") read

with the Investor Education and Protection Fund Authority

(Accounting, Audit, Transfer and Refund) Rules, 2016, as

amended (the "Rules"), equity shares held by Members who

have not claimed their dividend for seven (7) consecutive years

or more shall be transferred by the Company to the Investor

In accordance with the Rules, individual notices have been sent

to the concerned Members at their latest available registered

In case, the Company does not receive any communication

from the concerned Members on or before February 15, 2026,

the relevant shares will be transferred to the IEPF Authority

as per procedure stipulated in the Rules. Once transferred, no

claim shall lie against the Company or its Registrar and Transfer

Agent (the "RTA") However, such Members may claim their

shares directly from the IEPF Authority in accordance with the

procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members

are requested to register their email addresses with the RTA

(in case of shares held in physical mode) by emailing to

einward.ris@kfintech.com and your Depository Participant(s) (in

For any queries or assistance, Members may contact the Company

KFin Technologies Limited -

Unit: JM Financial Limited

Plot 31-32, Financial District

Nanakramguda, Serilingampally

Toll Free No.: 1800-309-4001

Website: www.kfintech.com

Email: einward.ris@kfintech.com

For JM Financial Limited

Selenium Tower B,

Hyderabad-500 032.

Rangareddi, Telangana

or its RTA at the following address/email id/telephone number.

JM Financial

JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg,

Education and Protection Fund (the "IEPF")

address, providing therein, the details of

their equity shares liable to be transferred

to the IEPF and requesting them to claim

their unclaimed dividend. Additionally, the

Company has uploaded full details of these

Members on its website viz., https://www.

imfl.com/shareholder-corner/unclaimed-

unpaid-dividend. Members may also scan

the QR code provided to easily access this

case of shares held in dematerialised mode).

Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

Prabhadevi, Mumbai 400 025.

information online.

JM Financial Limited

Appasaheb Marathe Marg

Tel No: +91 22 6630 3030

Website: www.jmfl.com

Email: ecommunication@jmfl.com

7th Floor, Cneray

Mumbai - 400 025

Prabhadevi

Maharashtra

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

Ectanguari - 10.1220-1220-1230 (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit [CPU] at STI Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM. ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026. The shareholders are requested to note that the shares re-lodged for

transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Jitendra Kumar **Company Secretary and President** (Legal & Corporate Affairs) ACS No. 11159

#### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share

Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court, 5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or

send an email at rta@cbmsl.com. Charulata Kabra Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD. State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.)

www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in, marketing@mpsedc.com

EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

**EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY** 

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online

process for further proceedings.

M.P. Madhvam/123198/2025

(CHIEF GENERAL MANAGER)

# KALASH

#### K.S. OILS LIMITED CIN: L15141MP1985PLC003171

Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in INFORMATION REGARDING

39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer

### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

Company Secretary

**RAVI KUMAR DISTILLERIES LIMITED** Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady,

Puducherry-605009, Tel.: 0413-2244007.

Registrar and Transfer Agent

**KFin Technologies Limited** 

Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001

For Ravi Kumar Distilleries Limited

Company Secretary & Compliance Officer

Place: Mumbai Date: November 25, 2025

Company Secretary & Compliance Officer

**Hemant Pandya** 

Place: Kolkata Date: 25.11.2025

Date: 25.11.2025

Place: Puducherry

Date: 25.11.2025

through https://mptenders.gov.in. Shortlisted agencies will be invited to participate in a detailed discussion

# Website: www.ravikumardistilleries.com

to the Company or RTA of the Company at below mentioned address.

Email: cs@ravikumardistilleries.com

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, E-mail: einward.ris@kfintech.com

Manohar Waman Oak

The index still trades at a signifi-

cant discount to frontline bench-

marks - nearly one-third the Nifty

50's price-to-earnings (P/E) ratio.

"Historically lower valuations stemmed from asset quality con-

cerns. But the recent rally — driven

by stronger fundamentals, impr-

oved asset quality and robust credit

growth — has helped PSU banks

outperform the Nifty 50. With valu-

ations still low and balance sheets strengthening, the gap is likely to

narrow further," says Dondapati.

PSU banks are highly sensitive to

whether you like them or not," says

# Launches boost presales growth of top realtors in Q2

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



TO COL		THE REAL PROPERTY.	T
Company	Presales (₹ cr)	Y-o-Y change (%)	
DLF	4,332	526	П
Godrej Properties	8,505	64	
Prestige Estates Proje	ects 6,017	50	
Lodha Developers	4,570	7	
Oberoi Realty	1,300	-10	
Sources: Companies, JA	М Financial		

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

#### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Beware the risks

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

#### Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

### Time to rebalance

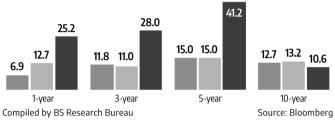
Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

## Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)

Do unlisted shares give big IPO gains? Wealth advisors caution



### It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches

sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

### इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. SET350123 Procurement of Fiber Reinforced Plastic (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit (CPU) at STF Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM.

ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### JM FINANCIAL LIMITED

JM Financial Corporate Identity Number: L67120MH1986PLC038784 Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

### NOTICE FOR TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 (the "Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the "Rules"), equity shares held by Members who have not claimed their dividend for seven (7) consecutive years or more shall be transferred by the Company to the Investor Education and Protection Fund (the "IEPF")

In accordance with the Rules, individual notices have been sent to the concerned Members at their latest available registered

address, providing therein, the details of their equity shares liable to be transferred to the IEPF and requesting them to claim their unclaimed dividend. Additionally, the Company has uploaded full details of these Members on its website viz., https://www. imfl.com/shareholder-corner/unclaimedunpaid-dividend. Members may also scan the QR code provided to easily access this information online.



In case, the Company does not receive any communication from the concerned Members on or before February 15, 2026, the relevant shares will be transferred to the IEPF Authority as per procedure stipulated in the Rules. Once transferred, no claim shall lie against the Company or its Registrar and Transfer Agent (the "RTA") However, such Members may claim their shares directly from the IEPF Authority in accordance with the procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members are requested to register their email addresses with the RTA (in case of shares held in physical mode) by emailing to einward.ris@kfintech.com and your Depository Participant(s) (in case of shares held in dematerialised mode).

For any queries or assistance, Members may contact the Company or its RTA at the following address/email id/telephone number.

JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030

Website: www.jmfl.com

Email: ecommunication@jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hyderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

> For JM Financial Limited **Hemant Pandya**

Place: Mumbai Date: November 25, 2025 Company Secretary & Compliance Officer

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

### 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026. The shareholders are requested to note that the shares re-lodged for

transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Jitendra Kumar

ACS No. 11159

Date: 25.11.2025

**Company Secretary and President** Place: Kolkata (Legal & Corporate Affairs) Date: 25.11.2025

#### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com. Charulata Kabra

Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

# KALASH

### K.S. OILS LIMITED

CIN: L15141MP1985PLC003171 Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

### INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in, marketing@mpsedc.com

EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

**EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY** 

# MPSeDC invites EoI from competent agencies for the Expansion of

its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhvam/123198/2025

(CHIEF GENERAL MANAGER)



### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

### Company Secretary

Place: Puducherry

Date: 25.11.2025

**RAVI KUMAR DISTILLERIES LIMITED** Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady,

Puducherry-605009, Tel.: 0413-2244007. Email: cs@ravikumardistilleries.com

#### Registrar and Transfer Agent **KFin Technologies Limited**

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda,

Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

> For Ravi Kumar Distilleries Limited Manohar Waman Oak

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# Launches boost presales growth of top realtors in Q2

### Listed players relatively insulated from overall housing sales moderation: Analysts

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Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



West con			milita y	7 77 17 17 17 17
Company	Presale	s (₹ cr)	Y-0-	Y change (%)
DLF		4,332	526	
Godrej Properties		8,505	64	
Prestige Estates Pr	ojects	6,017	50	
Lodha Developers		4,570	7	
Oberoi Realty		1,300		-10
Sources: Companies	, JM Financ	ial		

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

**SANJEEV SINHA** 

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

portive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

Strong fundamentals and a sup-

economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster. Index investing limits discre-

tion. "A PSU bank index fund includes all index constituents according to their set weights.

## Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was growth — has helped PSU banks during the balance-sheet repair phase. Much of the re-rating hapations still low and balance sheets pened as credit costs fell and profitability improved," says Patel. He strengthening, the gap is likely to points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

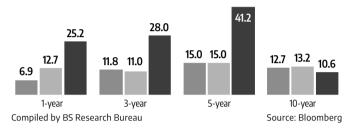
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

### Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

## इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

NOTICE FOR TRANSFER OF EQUITY SHARES TO

INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of

Section 124(6) of the Companies Act, 2013 (the "Act") read

with the Investor Education and Protection Fund Authority

(Accounting, Audit, Transfer and Refund) Rules, 2016, as

amended (the "Rules"), equity shares held by Members who

have not claimed their dividend for seven (7) consecutive years

or more shall be transferred by the Company to the Investor

In accordance with the Rules, individual notices have been sent

to the concerned Members at their latest available registered

In case, the Company does not receive any communication

from the concerned Members on or before February 15, 2026,

the relevant shares will be transferred to the IEPF Authority

as per procedure stipulated in the Rules. Once transferred, no

claim shall lie against the Company or its Registrar and Transfer

Agent (the "RTA") However, such Members may claim their

shares directly from the IEPF Authority in accordance with the

procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members

are requested to register their email addresses with the RTA

(in case of shares held in physical mode) by emailing to

einward.ris@kfintech.com and your Depository Participant(s) (in

For any queries or assistance, Members may contact the Company

or its RTA at the following address/email id/telephone number.

JM FINANCIAL LIMITED

Corporate Identity Number: L67120MH1986PLC038784

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg,

Education and Protection Fund (the "IEPF")

address, providing therein, the details of

their equity shares liable to be transferred

to the IEPF and requesting them to claim

their unclaimed dividend. Additionally, the

Company has uploaded full details of these

Members on its website viz., https://www.

imfl.com/shareholder-corner/unclaimed-

unpaid-dividend. Members may also scan

the QR code provided to easily access this

case of shares held in dematerialised mode).

Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

Prabhadevi, Mumbai 400 025.

information online.

JM Financial Limited

Appasaheb Marathe Marg

Tel No: +91 22 6630 3030

Website: www.jmfl.com

Email: ecommunication@jmfl.com

7th Floor, Cneray

Mumbai - 400 025

Prabhadevi

Maharashtra

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

Ectanguari - 10.1220-1220-1230 (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit [CPU] at STI Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM. ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

# JM Financial

angana - 15.12.2025 - 12.01 PM.

**EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

### 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026. The shareholders are requested to note that the shares re-lodged for

transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Jitendra Kumar **Company Secretary and President** (Legal & Corporate Affairs) ACS No. 11159

#### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share

Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court, 5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001.

The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or

send an email at rta@cbmsl.com. Charulata Kabra Place: Kolkata Date: 25th November, 2025

Company Secretary & Compliance Officer

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD. State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.)

www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in, marketing@mpsedc.com

EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

### **EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhvam/123198/2025

(CHIEF GENERAL MANAGER)

# KALASH

#### K.S. OILS LIMITED CIN: L15141MP1985PLC003171

Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in INFORMATION REGARDING

39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer

CIN: L51909PY1993PLC008493 Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com

**RAVI KUMAR DISTILLERIES LIMITED** 

Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

### Company Secretary **RAVI KUMAR DISTILLERIES LIMITED**

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady, Puducherry-605009, Tel.: 0413-2244007.

Email: cs@ravikumardistilleries.com Registrar and Transfer Agent

### **KFin Technologies Limited**

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

> For Ravi Kumar Distilleries Limited Manohar Waman Oak

Company Secretary & Compliance Officer





Company Secretary & Compliance Officer

KFin Technologies Limited -

Unit: JM Financial Limited

Plot 31-32, Financial District

Nanakramguda, Serilingampally

Toll Free No.: 1800-309-4001

Website: www.kfintech.com

Email: einward.ris@kfintech.com

For JM Financial Limited

Selenium Tower B,

Hyderabad-500 032.

Rangareddi, Telangana

**Hemant Pandya** 

Place: Kolkata Date: 25.11.2025



Date: 25.11.2025



















Place: Puducherry

Date: 25.11.2025







### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

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Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

### Valuation gap remains

The index still trades at a significant discount to frontline benchmarks - nearly one-third the Nifty 50's price-to-earnings (P/E) ratio. "Historically lower valuations stemmed from asset quality concerns. But the recent rally — driven by stronger fundamentals, improved asset quality and robust credit growth — has helped PSU banks outperform the Nifty 50. With valuations still low and balance sheets strengthening, the gap is likely to narrow further," says Dondapati.

#### Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

#### whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

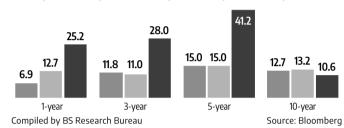
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

## Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

## इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. SET350123 Procurement of Fiber Reinforced Plastic (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit (CPU) at STF Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

nyard at STPP, Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM. switchydd at 51 Pr. Japhur, Marichenia, Telangaria - 15,12,2025 - 12,01 Pm.
ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM. ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### JM FINANCIAL LIMITED JM Financial

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

Corporate Identity Number: L67120MH1986PLC038784

### NOTICE FOR TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 (the "Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the "Rules"), equity shares held by Members who have not claimed their dividend for seven (7) consecutive years or more shall be transferred by the Company to the Investor Education and Protection Fund (the "IEPF")

In accordance with the Rules, individual notices have been sent to the concerned Members at their latest available registered

address, providing therein, the details of their equity shares liable to be transferred to the IEPF and requesting them to claim their unclaimed dividend. Additionally, the Company has uploaded full details of these Members on its website viz., https://www. imfl.com/shareholder-corner/unclaimedunpaid-dividend. Members may also scan the QR code provided to easily access this information online.



In case, the Company does not receive any communication from the concerned Members on or before February 15, 2026, the relevant shares will be transferred to the IEPF Authority as per procedure stipulated in the Rules. Once transferred, no claim shall lie against the Company or its Registrar and Transfer Agent (the "RTA") However, such Members may claim their shares directly from the IEPF Authority in accordance with the procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members are requested to register their email addresses with the RTA (in case of shares held in physical mode) by emailing to einward.ris@kfintech.com and your Depository Participant(s) (in case of shares held in dematerialised mode).

For any queries or assistance, Members may contact the Company or its RTA at the following address/email id/telephone number.

JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030 Email: ecommunication@jmfl.com

Website: www.jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hyderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

For JM Financial Limited **Hemant Pandya** 

Place: Mumbai Date: November 25, 2025 Company Secretary & Compliance Officer

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

### 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026.

The shareholders are requested to note that the shares re-lodged for transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Jitendra Kumar

ACS No. 11159

**Company Secretary and President** Place: Kolkata (Legal & Corporate Affairs) Date: 25.11.2025

#### **KANCO TEA & INDUSTRIES LIMITED** CIN: L15491WB1983PLC035793

Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share

Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court, 5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com.

Charulata Kabra Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

# KALASH

### K.S. OILS LIMITED

CIN: L15141MP1985PLC003171 Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in, marketing@mpsedc.com

Date: 26.11.2025 EOI Reference#: MPSEDC/SDC/2025/659

### **EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhvam/123198/2025

(CHIEF GENERAL MANAGER)



### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

### **RAVI KUMAR DISTILLERIES LIMITED**

Company Secretary

Place: Puducherry

Date: 25.11.2025

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady, Puducherry-605009, Tel.: 0413-2244007.

Email: cs@ravikumardistilleries.com Registrar and Transfer Agent

### **KFin Technologies Limited**

Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

For Ravi Kumar Distilleries Limited

Manohar Waman Oak

The index still trades at a signifi-

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### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



Western Contract		FT FT M RE TT T
Company	Presales (₹ cr)	Y-o-Y change (%)
DLF	4,332	526
Godrej Properties	8,505	64
Prestige Estates Proj	ects 6,017	50
Lodha Developers	4,570	7
Oberoi Realty	1,300	-10
Sources: Companies,	IM Financial	

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

### narrow further," says Dondapati.

Beware the risks

PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum." savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns that new stress may hit balance sheets faster.

Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

#### whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

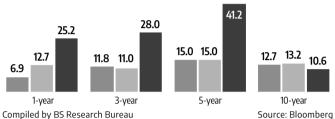
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

### Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

### इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK

BID NO: GEM/2025/B/6919628 DATED 24.11.2025 The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

## ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. Ectanguari - 10.1220-1220-1230 (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit [CPU] at STI Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

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ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM.

ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

### JM FINANCIAL LIMITED

JM Financial Corporate Identity Number: L67120MH1986PLC038784 Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

### NOTICE FOR TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 (the "Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the "Rules"), equity shares held by Members who have not claimed their dividend for seven (7) consecutive years or more shall be transferred by the Company to the Investor Education and Protection Fund (the "IEPF")

In accordance with the Rules, individual notices have been sent to the concerned Members at their latest available registered

address, providing therein, the details of their equity shares liable to be transferred to the IEPF and requesting them to claim their unclaimed dividend. Additionally, the Company has uploaded full details of these Members on its website viz., https://www. imfl.com/shareholder-corner/unclaimedunpaid-dividend. Members may also scan the QR code provided to easily access this information online.



In case, the Company does not receive any communication from the concerned Members on or before February 15, 2026, the relevant shares will be transferred to the IEPF Authority as per procedure stipulated in the Rules. Once transferred, no claim shall lie against the Company or its Registrar and Transfer Agent (the "RTA") However, such Members may claim their shares directly from the IEPF Authority in accordance with the procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members are requested to register their email addresses with the RTA (in case of shares held in physical mode) by emailing to einward.ris@kfintech.com and your Depository Participant(s) (in case of shares held in dematerialised mode).

For any queries or assistance, Members may contact the Company or its RTA at the following address/email id/telephone number.

JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030 Email: ecommunication@jmfl.com

Website: www.jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hyderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

> For JM Financial Limited **Hemant Pandya**

Place: Mumbai Date: November 25, 2025 Company Secretary & Compliance Officer

### **EXIDE INDUSTRIES LIMITED** CIN: L31402WB1947PLC014919

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

### 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

DEEDS FOR SHARES HELD IN PHYSICAL MODE

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026.

The shareholders are requested to note that the shares re-lodged for transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

The Company's website www.exideindustries.com has been updated with the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20, Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

Place: Kolkata Date: 25.11.2025

# The shareholders who are holding shares in physical form are requested

For any further queries, write to Ms. Ranu Dey Talukdar at

Jitendra Kumar **Company Secretary and President** (Legal & Corporate Affairs) ACS No. 11159

### **KANCO TEA & INDUSTRIES LIMITED**

CIN: L15491WB1983PLC035793 Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court,

5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com. Charulata Kabra

Date: 25th November, 2025 Company Secretary & Compliance Officer

# KALASH

Place: Kolkata

### K.S. OILS LIMITED

CIN: L15141MP1985PLC003171 Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

### INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer

Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in,

marketing@mpsedc.com EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

**EXPRESSION OF INTEREST (EOI)** 

**EXPANSION OF DATA CENTRE CAPACITY** MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhvam/123198/2025

(CHIEF GENERAL MANAGER)



### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

### Company Secretary **RAVI KUMAR DISTILLERIES LIMITED**

Place: Puducherry

Date: 25.11.2025

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady, Puducherry-605009, Tel.: 0413-2244007.

Registrar and Transfer Agent **KFin Technologies Limited** Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda,

Email: cs@ravikumardistilleries.com

Serilingampally Mandal, Hyderabad, Telangana - 500032. Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com

For Ravi Kumar Distilleries Limited

The index still trades at a signifi-

cant discount to frontline bench-

marks - nearly one-third the Nifty

50's price-to-earnings (P/E) ratio.

"Historically lower valuations stemmed from asset quality con-

cerns. But the recent rally — driven

by stronger fundamentals, impr-

ations still low and balance sheets

strengthening, the gap is likely to narrow further," says Dondapati.

# Launches boost presales growth of top realtors in Q2

### Listed players relatively insulated from overall housing sales moderation: Analysts

Top real estate developers reported healthy presales growth in the second quarter of FY26, aided by a steady pipeline of new project launches.

While overall housing momentum across major Indian cities moderated during the quarter, listed players remained relatively insulated. They were supported by strong brand recall, calibrated launch strategies and sustained demand for premium housing.

Akshay Shetty, research analyst at Mirae Asset ShareKhan, said, "Q2 FY26 was broadly constructive for the sector. Most large listed developers reported healthy collections, strong presales, and stable launch pipelines, along with improving visibility on revenue recognition." DLF, the country's largest listed real estate developer, recorded a fivefold year-on-year (Y-o-Y) increase in presales at ₹4,332 crore, driven by its maiden Mumbai project. These were The Westpark (₹2,316 crore), and robust sales in its uber-luxury project, Camellias (₹1,624 crore), according to ICICI Securities.

Mumbai-based Lodha Developers posted a moderate 7 per cent rise in presales to ₹4,570 crore as it launched ₹4,900 crore worth of inventory across five projects. Bengaluru-headquartered Prestige Estates Projects reported a 50 per cent increase in sales to ₹6,017.3 crore. It was supported by 4.42 million sq ft (msf) of volumes sold and improved realisations across apartments and plotted developments, analysts at HDFC Research noted.

Godrej Properties' presales rose 64 per cent Y-o-Y to ₹8,505 crore as it launched nine new projects or phases with a gross development value (GDV) of ₹10,000 crore. These projects contributed 64 per cent of its quarterly pre-sales, according to JM Financial.

Oberoi Realty, however, posted a 10 per cent decline in presales to ₹1,300 crore due to the absence of new launches. On the earnings front, all major developers except DLF reported healthy profit growth.

Vijay Agrawal, managing director (MD) and sector lead-infrastructure, at Equirus Capital, said, "Developers that had scheduled handovers or large launch windows in O2 reported stronger top line and collections; others — with launches shifted to later quarters or with fewer completions — showed muted numbers. Margin performance reflected the same divergence: Companies earning from fresh, highermargin launches or from incremental inventory reduction saw healthier earnings before interest, taxes depreciation and amortisation (Ebitda). Those still in heavy marketing or with higher working capital intensity had flatter margins.'



West con			milita y	7 77 17 17 17 17
Company	Presale	s (₹ cr)	Y-0-	Y change (%)
DLF		4,332	526	
Godrej Properties		8,505	64	
Prestige Estates Pr	ojects	6,017	50	
Lodha Developers		4,570	7	
Oberoi Realty		1,300		-10
Sources: Companies, JM Financial				

Aniket Dani, director at CRISIL Intelligence, said operational margins remained stable at around 25 per cent for developers. It was supported by improving realisations and a higher contribution from premium projects. "Cash flows remained healthy, aided by stronger collections and improved leverage," he added.

Quarter-on-quarter (Q-o-Q), sales momentum moderated. According to Anuj Puri, chairperson of Anarock Group, the sector met only 52 per cent of its full-year guidance in the first half of FY26, indicating a softer quarter after a strong Q1. Puri attributed the Q-o-Q moderation to a high base created by record launches in FY25 and Q1 of FY26. This, along with a lower pace of new launches in Q2, weighed on absorption.

"We can also attribute a more cautious buyer sentiment in certain micro markets, largely due to high prices and interest rates," he added.

Housing sales across the top seven cities declined 11 per cent Y-o-Y in Q2FY26. This is due to high prices and monsoon-related disruptions, signalling a period of market stabilisation.

Experts said the moderation in broader demand did not materially affect top developers. They had benefitted from disciplined inventory management, planned launch timing, higher realisations, and a rising share of premium sales. Dani said listed residential developers posted a 25-30 per cent Y-o-Y increase in sales volumes in Q2.

Analysts remain cautiously optimistic for the remainder of FY26, supported by a strong launch pipeline, sustained demand for premium homes, and buyer preference for branded developers.

Pre-sales are expected to grow 10-15 per cent in FY26 — lower than the exceptional growth of the past two years, according to Puri.



**PSU BANK ETFs AND INDEX FUNDS** 

# Rebalance instead of chasing momentum after recent runup

### **SANJEEV SINHA**

The Nifty PSU Bank Index has surged 25.2 per cent over the past year. Several exchange-traded funds (ETFs) from fund houses, including Nippon India, Kotak, DSP, HDFC, ICICI Prudential, and Mirae Asset, track this index. SBI Mutual Fund offers an index fund based on the BSE PSU Bank Total Return Index (TRI).

#### Key drivers of the rally

Improving fundamentals fuelled the rally. "Asset quality has improved while non-performing assets (NPAs) have declined significantly over the past few quarters. PSU banks now outpace private banks in credit growth. Reduction in policy rates and the cash reserve ratio has lowered funding costs and supported credit expansion and margins," says Satish Dondapati, fund manager - ETF, Kotak Mutual Fund.

Supportive initiatives by the government, such as increasing the foreign direct investment (FDI) limit and the merger of PSU banks, have contributed to positive sentiment.

### Will the rally sustain?

Strong fundamentals and a supportive policy environment continue to keep sentiment positive. Infrastructure-led spending is boosting loan demand, and PSU banks' cumulative profits are at record highs. "The outlook for the PSU banking sector remains upbeat, underpinned by ongoing progress in parameters such as rising credit growth, recovery in margins, strengthening asset quality, contained slippages, and normalised credit costs," says Dondapati. He expects these trends to sustain earnings momentum and aid further re-rating.

#### oved asset quality and robust credit growth — has helped PSU banks outperform the Nifty 50. With valu-

Beware the risks PSU banks are highly sensitive to economic slowdowns, and slippages often materialise before markets react. "NPA cycles are wider due to policy-influenced lending, unlike private banks, which have stricter credit filters and tighter risk controls. Margins and asset quality can come under pressure simultaneously if liquidity tightens or government-led capex loses momentum," savs Arun Patel, founder and partner, Arunasset Investment Services. With the clean-up cycle largely behind the sector, he warns

sheets faster. Index investing limits discretion. "A PSU bank index fund includes all index constituents according to their set weights.

that new stress may hit balance

#### whether you like them or not," says Santosh Joseph, chief executive officer, Germinate Investor Services. The concentrated nature of the index could also magnify risk.

#### Enternow?

New investors should proceed cautiously. "The index is no longer as attractively valued as it was during the balance-sheet repair phase. Much of the re-rating happened as credit costs fell and profitability improved," says Patel. He points to governance challengesslower decision-making, diffused accountability and policy-linked lending — as ongoing concerns.

Joseph points out that many diversified equity funds already have PSU bank exposure, reducing the need for a dedicated index fund. Only those seeking a highconviction bet should consider this narrow strategy, he says. Others may go for diversified equity funds, perhaps with slightly higher PSU bank allocation.

Patel advises keeping any exposure small and tactical via an ETF, and avoiding positioning it as a core holding. Investors should track NPAs, slippages and provisioning trends closely. He suggests trimming exposure early if capital buffers weaken or policy-driven lending rises.

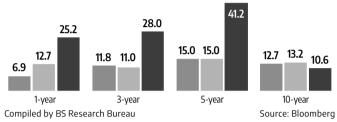
### Time to rebalance

Existing investors, according to Patel, should rebalance instead of chasing momentum. He recommends reducing exposure if valuations outpace fundamentals, while watching for sudden increases in credit costs. Joseph advises assessing whether such a concentrated index truly adds value to the portfolio and aligns with one's risk appetite.

The writer is a New Delhi-based independent journalist

### Nifty PSU Bank: Strong performer

■ Nifty 50 ■ Nifty Bank ■ Nifty PSU Bank (Returns in %)



# Do unlisted shares give big IPO gains? Wealth advisors caution

It usually starts with a tip by a cousin, a colleague or a Telegram group claiming that a certain company's unlisted shares are "going to explode after the IPO." Most pitches sound irresistible. "Buy now at a discount, sell on listing day, and double your money." But wealth advisors caution that the unlisted market behaves very differently.

Read full report here: mybs.in/2eri4b9

### Misconceptions drive risky behaviour

Ranjit Jha, managing director and chief executive officer of Rurash Financials, says many investors treat unlisted deals like private equity-style opportunities or assume they function like greymarket trades.

Thomas Stephen, head-pre-

ferred at Anand Rathi Share and Stock Brokers, says retail investors should remember that pre-IPO prices often reflect speculation rather than fundamentals

What to check before buying unlisted shares • Reviewing promoter back-

ground and governance • Checking financials, valuations and IPO timelines Verifying documentation and avoiding "guaranteed gains" claims Being cautious when unlisted prices far exceed recent fundraising values

COMPILED BY AMIT KUMAR

### इण्डियन ओवरसीज़ बैंक Indian Overseas Bank Information Technology Department Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the

OF SYSTEM INTEGRATOR (SI) FOR UNIFIED IT SUPPORT SERVICES FOR THE BANK BID NO: GEM/2025/B/6919628 DATED 24.11.2025

The Above GEM Tender document is also available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

### ublished for the following Services / Material Procurement thro sit https://tender.telangana.gov.in - or - https://sccImines.co NIT/Enquiry No. - Description / Subject - Last date and time for Submission of bid(s) EST2500121-Procurement of Unloading hoses for HFO & LDO for the use in fuel oil pump Jaipur, Mancherial, Telangana - 15.12.2025 - 12.01 PM.

angana - 15.12.2025 - 12.01 PM. Ectanguari - 10.1220-1220-1230 (FRP) bulk acid storage tank with effective c 20 m3 to handle the 33% concentrated hydrochloric acid for Condensate Polishing Unit [CPU] at STI Mancherial, Telangana - 15.12.2025 - 12.01 PM. EST2500124 - Procurement of PT-100 RTD used for generator transformer and station transformer in 400K\

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ESTZSO0125-Conducting statutory third party energy audit at 2x600MW, Singareni Thermal Village Pegadapalli, Mandal Jaipur, District: Mancherial, State: Telangana - 15,12,2025 - 12,01 PM. ST250132 - Procurement of 120KW Heater for Dilution Hot water tank in STPP, Jaipur, Mancherial, Telangana -15.12.2025 -12.01 PM. GM (E&M) PC&S, STPP PR/2025/ADVT/STPP/121 DIPR R.O.No.: 878-PP/CL-AGENCY/ADVT/1/2025-26

#### JM FINANCIAL LIMITED JM Financial Corporate Identity Number: L67120MH1986PLC038784

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Tel. No.: +91 22 6630 3030 · Website: www.imfl.com

### NOTICE FOR TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND

NOTICE is hereby given that pursuant to the provisions of Section 124(6) of the Companies Act, 2013 (the "Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the "Rules"), equity shares held by Members who have not claimed their dividend for seven (7) consecutive years or more shall be transferred by the Company to the Investor Education and Protection Fund (the "IEPF") In accordance with the Rules, individual notices have been sent

to the concerned Members at their latest available registered

address, providing therein, the details of their equity shares liable to be transferred to the IEPF and requesting them to claim their unclaimed dividend. Additionally, the Company has uploaded full details of these Members on its website viz., https://www. imfl.com/shareholder-corner/unclaimedunpaid-dividend. Members may also scan the QR code provided to easily access this information online.



In case, the Company does not receive any communication from the concerned Members on or before February 15, 2026, the relevant shares will be transferred to the IEPF Authority as per procedure stipulated in the Rules. Once transferred, no claim shall lie against the Company or its Registrar and Transfer Agent (the "RTA") However, such Members may claim their shares directly from the IEPF Authority in accordance with the procedure and on submission of such documents as prescribed

To ensure prompt and effective communication, Members are requested to register their email addresses with the RTA (in case of shares held in physical mode) by emailing to einward.ris@kfintech.com and your Depository Participant(s) (in case of shares held in dematerialised mode).

For any queries or assistance, Members may contact the Company or its RTA at the following address/email id/telephone number.

JM Financial Limited 7th Floor, Cneray Appasaheb Marathe Marg Prabhadevi Mumbai - 400 025 Maharashtra Tel No: +91 22 6630 3030 Email: ecommunication@jmfl.com

Website: www.jmfl.com

KFin Technologies Limited -Unit: JM Financial Limited Selenium Tower B, Plot 31-32, Financial District Nanakramguda, Serilingampally Hyderabad-500 032. Rangareddi, Telangana Toll Free No.: 1800-309-4001 Email: einward.ris@kfintech.com Website: www.kfintech.com

> For JM Financial Limited **Hemant Pandya**

Place: Mumbai Date: November 25, 2025 Company Secretary & Compliance Officer

### **EXIDE INDUSTRIES LIMITED**

**Regd. Office:** 'Exide House', 59E Chowringhee Road, Kolkata – 700 020 **Phone:** (033) 23023400/2283 2118; E-mail: exideindustrieslimited@exide.co.in Website: www.exideindustries.com

## 2<sup>nd</sup> REMINDER TO PHYSICAL SHAREHOLDERS

DEEDS FOR SHARES HELD IN PHYSICAL MODE

available on the Stock Exchanges and website of the Company.

This facility is specifically applicable to only such cases where the original share transfer requests were lodged prior to 1st April 2019 and returned/ rejected/not attended to due to deficiencies in documents/process or otherwise. Such cases can now be re-lodged after rectifying the errors during the period i.e. from 7th July 2025 to 6th January 2026.

transfer will be processed only in dematerialized form, once all documents are found in order by C B Management Services (P) Limited (RTA). Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at below address or write to the Company at <a href="mailto:cosec@exide.co.in">cosec@exide.co.in</a> for further assistance. The lodger must have demat account and provide Client Master List (CML) along with transfer documents, and share certificates, while re-lodging the documents for transfer to RTA

the details regarding the opening of this special window

### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

to update their KYC and also convert their physical share Certificate into dematerialized form (electronic form) at the earliest. The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the corresponding shares on which dividends were unclaimed for seven consecutive years will be transferred to Investor Education and Protection Fund Authority (IEPFA) as per the procedure set out in the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and

For any further queries, write to Ms. Ranu Dey Talukdar at ranu.deytalukdar@in.mpms.mufg.com / rta@cbmsl.com.

Sir R N Mukherjee Road, Kolkata - 700 001. Telephone: +91 33 4011 6700, 4011 6725, 4011 6729. E-mail: rta@cbmsl.com

For Exide Industries Limited

(Legal & Corporate Affairs)

**Company Secretary and President** 

Jitendra Kumar

ACS No. 11159

Place: Kolkata Date: 25.11.2025

### CIN: L31402WB1947PLC014919

### SPECIAL WINDOW FOR ONLY RELODGEMENT OF TRANSFER

Notice is hereby given that Securities Exchange Board of India (SEBI) vide circular no. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2<sup>nd</sup> July 2025, opened a special window for a period of six months i.e. from 7th July 2025 to 6th January 2026 to facilitate re-lodgement of share transfer deeds only. Pursuant to the said circular, the Company had published notices on 29th July 2025 and 25th September 2025 which were also made

The shareholders are requested to note that the shares re-lodged for

The Company's website www.exideindustries.com has been updated with

The shareholders who are holding shares in physical form are requested

C B Management Services (P) Limited, Rasoi Court 5th Floor, 20,

### **KANCO TEA & INDUSTRIES LIMITED**

CIN: L15491WB1983PLC035793 Regd. Office: Jasmine Tower, 3rd Floor, 31 Shakespeare Sarani, Kolkata-700 017 Website: www. kancotea in, email id: contact@kancotea.ir Telefax: (033) 2281 5217

NOTICE TO SHAREHOLDERS SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYICAL SHARES

n terms of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 DATED July 02, 2025 on the above-referred subject matter, please note that Special Window for re-lodgemen of transfer deeds of Kanco Tea & Industries limited will be open till January, 06, 2026. This facility is open only if the transfer deeds were lodged prior to April, 1, 2019 and wer

ejected and returned due to deficiency in the documents in case you wish to avail this opportunity, please contact the Company's Registrar and Share

Transfer Agent- C B MANAGEMENT SERVICES (P) LIMITED at their office at Rasoi Court, 5th floor, 20 Sir RN Mukherjee Road, Kolkata-700001. The shares that are re-lodged for transfer, if approved, will be issued only in demat mode and

shall be under lock-in period for 6 months from the date of transfer For further information please refer to the link for SEBI Circular http://tinyurl.com/sebicjul25 or send an email at rta@cbmsl.com.

Charulata Kabra Place: Kolkata Date: 25th November, 2025 Company Secretary & Compliance Officer

KALASH

## K.S. OILS LIMITED

CIN: L15141MP1985PLC003171 Reg. Off: Khasra no 61,22/1,28/1/2 A. B. Road. Silavati Guna-473 001, Madhya Pradesh, India Tel: 0124-4173614 | E-mail: compliance@ksoils.in | Website: www.ksoils.in

#### INFORMATION REGARDING 39th ANNUAL GENERAL MEETING ("AGM") OF K.S. OILS LIMITED

Pursuant to Approval of Extension of AGM of holding 39th AGM, Member may note that, the 39th Annual General Meeting ("AGM") of K.S. Oils Limited ("the Company") will be held of Friday, 26th December, 2025 at 11.30 a.m. IST, through video conferencing (VC)/ other audio visual means (OAVM)in compliance with the applicable provisions of the Companie Act, 2013 and the rules made thereunder, read with latest General Circular No. 09/2024 dated 19th September, 2024, and other related circulars Issued by the Ministry of Corporate Affairs (MCA) previously and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 lated 03<sup>rd</sup> October, 2024 issued by the Securities and Exchange Board of India (SEBI).

n accordance with the MCA Circulars and SEBI Circulars, the Notice of the 39th AGM along with the Annual Report for the financial year 2024-25, will be sent only through electronic mode to those members (whether holding shares in physical form or demat form), whose email addresses are registered with the Company/RTA or with the respective Depository Participants. Members may note that the Notice of the 39th AGM and Annual Report for F 2024-25 will also be available on the Company's website at www.ksoils.in; website of stock exchanges i.e. BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India \_imited at www.nseindia.com, and CDSL (agency for providing remote e-voting facility/e voting at the AGM) at <u>www.evotingindia.com</u>.

The Company has facilitated the members to participate at the 39th AGM through the VC/OAVM facility provided by Central Depository Services Limited ("CDSL"). The Company will provide e-Voting facility to all its members to cast their votes on the esolutions set forth in the Notice and also facility of voting through e-voting system during the AGM, through CDSL. The detailed procedure for casting votes through remote e Voting/e-Voting at the AGM will be provided in the Notice of AGM. The attendance of the nembers attending the AGM through VC/OAVM will be counted for the purpose o reckoning the quorum under Section 103 of the Act. The Company shall send a physical copy of the AGM Notice and Annual Report to those Members who request for the same a compliance@ksoils.in mentioning their Folio No./DP ID and Client ID.

Members can obtain the Notice of AGM and Annual Report and/or can attend the AGN hrough VC/OAVM by sending an email to the Company's Registrar and Share Transfe Agent, Ankit Consultancy Private Limited at <a href="mailto:investor@ankitonline.com">investor@ankitonline.com</a> or the Company! email id at compliance@ksoils.in or CDSL at helpdesk.evoting@cdslindia.com. In order to receive the Notice of 39<sup>th</sup> AGM and the Annual Report for FY 2024-25, Members are equested to register/update their email addresses by following below instructions:

Members holding shares in physical mode may register/ update their email address in prescribed form ISR-1 with the Registrar and Transfer Agent ("RTA") of the Company i.e., Ankit Consultancy Private Limited at investor@ankitonline.com. The Company has also sent letters for furnishing the details as required under SEBI Circular No SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2027 /655 dated November 3, 2027 and SEBI/HO/MIRSD/MIRSD-PoD-I/P/CIR/2023/37 dated March 16, 2023. Norms for updation are also available at the website of the Company at www.ksoils.in. Members holding shares in Demat mode may register their email address/update

Bank account mandate by contacting their respective Depository Participant (DP). his advertisement is being issued for the information and benefit of all members of the

Company in compliance with the MCA Circulars and SEBI Circulars. For KS Oils Limited Jyoti Sharma Place: Gurgaon Company Secretary & Compliance Officer Date: 25.11.2025

### M.P. STATE ELECTRONICS DEVELOPMENT CORPORATION LTD.

State IT Centre, 47-A, Arera Hills, Bhopal - 462011 (M.P.) www.mpsedc.mp.gov.in, 0755-2518300, info@mpsdc.gov.in,

marketing@mpsedc.com EOI Reference#: MPSEDC/SDC/2025/659 Date: 26.11.2025

### **EXPRESSION OF INTEREST (E01) EXPANSION OF DATA CENTRE CAPACITY**

MPSeDC invites EoI from competent agencies for the Expansion of its existing Data Centre Capacity. The Scope of work shall include but not limited to, Server & Storage Augmentation, Power & Cooling Enhancements, Security & Monitoring, Future Scalability, addition of

Agencies with proven track record in Data Center Design, Expansion and Implementation of Data Centers may participate in the Eol Demonstration of Proof of Concept (PoC) to the Technical Committee is mandatory. Interested Agencies who qualify as per the criteria mentioned in the EoI document, may submit their proposals online through https://mptenders.gov.in.

Shortlisted agencies will be invited to participate in a detailed discussion process for further proceedings.

M.P. Madhvam/123198/2025

(CHIEF GENERAL MANAGER)



### **RAVI KUMAR DISTILLERIES LIMITED** CIN: L51909PY1993PLC008493

Read. Office: C- 9 & 10. Industrial Estate. 2nd Main Road. Thattanchavady, Puducherry - 605 009. Ph: 0413-2244007, 2248888, 2248887 E-mail: cs@ravikumardistilleries.com Website: www.ravikumardistilleries.com

### IOTICE OF SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given to inform that in order to facilitate ease of investing for nvestors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97dated 02<sup>nd</sup> July, 2025 has opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of 01st April, 2019 and rejected/returned/not attended to due to deficiency in the documents/process/or otherwise, for a period of six months from 07th July, 2025 till 06th January, 2026.

Investors who have missed the earlier deadline of 31st March 2021, are encouraged to take advantage of this opportunity

During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Listed Company/RTA, as on date) shall be issued only in demat mode. Due process shall be followed for such transfercum-demat requests. The Company and the RTA have formed focused teams

to attend such requests. The eligible investors can submit their requests along with requisite documents to the Company or RTA of the Company at below mentioned address.

In case of any queries or any clarification/assistance in this regard, the concerned investors are requested to contact to the Company/ KFin Technologies Limited:

#### Company Secretary **RAVI KUMAR DISTILLERIES LIMITED**

Place: Puducherry

Date: 25.11.2025

Email: cs@ravikumardistilleries.com

Regd. Off.: C-9, C-10, Industrial Estate, 2nd Main Road, Thatthanchavady, Puducherry-605009, Tel.: 0413-2244007.

Registrar and Transfer Agent **KFin Technologies Limited** Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032.

Tel: 040-67162222. Toll-free number: 18003094001 E-mail: einward.ris@kfintech.com For Ravi Kumar Distilleries Limited

Manohar Waman Oak



### अँड. जयदेव गायकवाड

जवाहरलाल नेहरू यांनी राज्यघटनेच्या उद्दिष्टांचा ठराव १३ डिसेंबर १९४६ रोजी घटना समितीच्या सभेत मांडला आणि घटनासभेचे काम सुरू झाले. उद्दिष्टांचा ठराव मांडताना

पं. नेहरूंनी सांगितले, की हा ठराव म्हणजे एक प्रतिज्ञापत्र असून या देशाच्या आगामी लोकशाहीची ध्येये आणि उद्दिष्टे त्यात नमद आहेत.

### प्रस्ताविकातील ठळक मुद्दे असे...

KK

भारत हे एक स्वतंत्र, सार्वभौम गणराज्य घोषित केले जाईल व कारभारासाठी घटना तयार केली जाईल. भारतात समाविष्ट असलेले प्रदेश, संस्थानिकांचे प्रदेश, ब्रिटिश अधिपत्याबाहेरचे प्रदेश आणि स्वतंत्र भारतात विलीन होऊ इच्छिणारे सर्व प्रदेश मिळून एक संघराज्य केले जाईल. ज्यांच्या सीमा घटनासभेने निर्धारित केल्या आहेत, असे भूप्रदेश/घटनेच्या कायद्याप्रमाणे त्यांना स्वतंत्र अस्तित्व प्राप्त होईल. स्वतंत्र व सार्वभौम भारत, घटकराज्ये आणि शासनाचे विविध घटक आपली सत्ता आणि अधिकार जनतेतून प्राप्त करतील. भारताच्या सर्व लोकांना कायद्याच्या आणि समाजाच्या नीतिनियमांच्या कक्षेत सामाजिक, आर्थिक आणि राजकीय हक्क मिळतील.

समानता: दर्जाची आणि संधीची आणि कायद्यापुढे सर्वांना समाज लेखणे

**स्वातंत्र्य :** विचार, अभिव्यक्ती, श्रद्धा, आस्था, आराधना, व्यवसाय, संघटन आणि कृती सामाजिक नीतिमत्तेला बाधा न आणता.

अल्पसंख्याक मागास आदिवासी विभाग, दलित

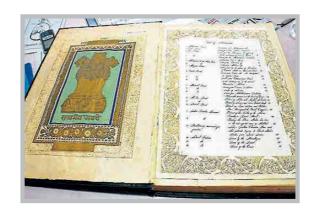
# राज्यघटनेची प्रस्ताविका आणि डॉ. आंबेडकर

### 'भारतीय राज्यघटना दिन'

२६ नोव्हेंबरला साजरा केला जातो. यानिमित्त भारतीय राज्यघटनेच्या प्रस्ताविकेची वैशिष्ट्ये आणि उद्दिष्टांविषयीच्या ठरावावर घटनासभेत बोलताना डॉ. बाबासाहेब आंबेडकरांनी मांडलेली महत्त्वपूर्ण भूमिका यांविषयी.

व इतर मागासवर्गीयांसाठी विशेष हक्कांची तरतूद केली जाईल. न्यायावर आधारित सुसंस्कृत राष्ट्राच्या विधानानुसार गणराज्याची प्रादेशिक एकात्मता व आंतरराष्ट्रीय न्याय, भूप्रदेश, समुद्र व अवकाश यावर हक्क व सार्वभौमत्व अबाधित राहील.

भारत ही प्राचीन भूमी विश्वात आपले योग्य सन्माननीय स्थान प्राप्त करील; तसेच विश्वात शांततेच्या स्थापनेसाठी अखिल मानवजातीच्या कल्याणासाठी आपले अर्थपूर्ण योगदान देईल. आपला दर्जा सन्मानपूर्वक प्राप्त करील. मानवी कल्याणासाठी, विश्वशांतीसाठी संपूर्ण सहकार्य करील.



पंडित नेहरूंनी हा ठराव मांडताना जोशपूर्ण भाषण केले; परंतु याच काळात मुस्लिम लीगने घटनेच्या कामकाजावर बहिष्कार टाकला होता. त्यांनी आपले वेगळे राष्ट्र व वेगळ्या घटनासभेची मागणी केली होती. तेव्हा एम. आर. जयकरांनी ठराव प्रलंबित ठेवण्याची मागणी केली. जेणेकरून मुस्लिम लीगनेही घटनानिर्मितीत सहभाग घ्यावा या दृष्टीने प्रयत्न करण्यात वेळ मिळावा, अशी अपेक्षा व्यक्त केली. सभागृहात तणाव निर्माण झाल्यावर घटना समितीचे अध्यक्ष डॉ. राजेंद्र प्रसाद यांनी डॉ. आंबेडकरांना विचार मांडण्यासाठी निमंत्रित केले. त्यावेळचे त्यांचे भाषण राष्ट्रवाद व देशप्रेमाने ओतप्रोत

भरलेले होते. त्यात कटुता नव्हती; तर देशाच्या भवितव्याची चिंता होती.

🕑 w w w. e s a k a l . c o m

**&** स्काळ

ठरावावर डॉ. आंबेडकर म्हणाले, ''नेहरूंनी मांडलेल्या उद्दिष्टांच्या ठरावात काही उणिवा आहेत. त्यात हक्कांची चर्चा आहे; परंतु हक्क मिळवण्यासाठीच्या उपायांची चर्चा नाही. हक्क निर्वेध करण्याची उपाययोजना नसेल तर हक्कावर गदा आल्यास ते प्राप्त करण्याची तरतूद केली पाहिजे, असे ठाम मत त्यांनी मांडले. कोणत्याही माणसाचे जीवित हक्क, स्वातंत्र्य, संपत्ती विनाकारण हिरावून घेतली जाणार नाही, हे सूत्र या ठरावात असले पाहिजे. त्याशिवाय अन्य महत्त्वाच्या तरतुदी असल्या पाहिजेत.

ज्यात सामाजिक, आर्थिक, राजकीय न्यायाचा समावेश असेल. मला या देशाची सामाजिक, राजकीय आर्थिक पुर्नरचना करण्याबाबत व देशाच्या सामाजिक, आर्थिक, राजकीय व्यवस्थेला अंतिम स्वरूप देण्याबाबत शंका नाही व यापुढील काळात हा देश एकसंघ होण्यास कोणीही रोखू शकणार नाही. (टाळ्यांचा कडकडाट). ते म्हणतात : देशात कितीही पंथ असले तरीही आपण एकसंघ असू (प्रचंड वाहवा) आणि पुढे म्हणतात, की मुस्लिम लीग आज देशाच्या फाळणीसाठी आंदोलन करत असली तरी एक दिवस त्यांच्याही डोक्यात प्रकाश पडेल. ते विचार करतील की एकसंघ भारत

त्यांच्या दृष्टीने चांगला आहे. (वाहवा अन् टाळ्यांची दाद) फाळणी होण्यापूर्वी डॉ. आंबेडकरांनी हे विचार मांडले होते. विषमतायुक्त समाज एकसंध कसा करायचा, हे आपल्यापुढचे आव्हान आहे, याची जाणीव बाबासाहेबांनी करून दिली.

अशा प्रकारे उद्दिष्टांच्या ठरावावर चर्चेत भाग घेताना डॉ. आंबेडकरांनी ठरावातील उणिवांची जाणीव करून दिली. तसेच हिंदू-मुस्लिम प्रश्नाबाबत आपले स्पष्ट मत मांडले. उद्दिष्टांच्या ठरावात सामाजिक, आर्थिक, राजकीय न्याय प्रस्थापित करण्याच्या दृष्टीने निश्चित तरतुदी व योजना हव्यात, असा आग्रह धरला. संघराज्य बळकट होण्यासाठी मजबूत 'केंद्र' हवे, असे मत मांडले. ते अत्यंत महत्त्वाचे आहे. त्यांच्या या भाषणातून राष्ट्राच्या प्रश्नावर उपाय शोधण्यासाठी त्यांनी किती खोलवर विचार केला होता, याची जाणीव होते. घटनासभेतील भाषणातून व्यक्त झालेले त्यांचे राष्ट्रप्रेम पाहून घटनासमितीचे सदस्य भारावून गेले.

आज त्या सगळ्या इतिहासाचे स्मरण करताना प्रस्ताविकेत जी उद्दिष्टे नमूद केली आहेत, त्या दिशेने आपण किती वाटचाल केली, याविषयी आत्मपरीक्षणाची गरज आहे, हे तीव्रतेने जाणवते. समता, स्वातंत्र्य, न्याय, बंधुता या संकल्पना किती प्रमाणात भारतीय समाजात रुजल्या? कमी प्रमाणात रुजल्या असतील तर त्याची कारणे काय, यावर मंथन व्हायला हवे.

(लेखक माजी आमदार आहेत.)

### अयोध्येतील राममंदिरावर फडकला धर्मध्वज

# 👀 पान १ वरून मंदिरावर ध्वज फडकाविला. भगव्या रंगाच्या या वैशिष्ट्यपूर्ण ध्वजावर

प्रभू श्रीरामाच्या सूर्यवंशी घराण्याचे प्रतीक असलेला सूर्य, कोविदार वृक्ष आणि ओम ही चिन्हे आहेत. तत्पूर्वी मोदी आणि भागवत यांनी मंदिराच्या दुसऱ्या मजल्यावर असलेल्या श्रीराम दरबाराचे दर्शन घेतले. ध्वजस्थापनेनंतर उपस्थितांशी संवाद साधताना मोदी म्हणाले,''आज संपूर्ण देश आणि विश्व राममय झाले आहे. पाच शतकांपासून भळभळत असलेली जखम भरून निघत आहे, वेदना शांत होत आहे. राम-सीता विवाह पंचमीच्या दिवशी धर्मध्वजाची स्थापना होणे हा दैवी क्षण आहे. 🗕 मंदिरावर फडकत असलेला हा पवित्र ध्वज म्हणजे 'अंतिम विजय सत्याचाच होतो' याचे उदाहरण आहे.'

संमेलनाध्यक्षांचा सोमवारी (ता. २४)

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कुलकर्णी, साहित्य डोंबिवली शाखेचे

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आप्पासाहेब मराठे मार्ग, प्रभादेवी, मुंबई ४०००२५

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# कॉग्रेसचे आजपासून शिवशंभू स्वराज्य मोहीम

### सकाळ वृत्तसेवा

मुंबई, ता. २५ : संविधानाच्या अमृतमहोत्सवी वर्षानिमित्त शिवशंभू प्रतिष्ठान राज्यातील विविध संविधानवादी संघटना आणि महाराष्ट्र प्रदेश काँग्रेस यांच्या संयुक्त विद्यमाने 'शिवशंभू स्वराज्य मोहीम' राज्यभर राबवणार आहे.

२५ आणि २६ नोव्हेंबरला क्रांतिभूमी महाड, राष्ट्रमाता समाधीस्थळ, किल्ले रायगड ही दोनदिवसीय मोहीम म्हणजे इतिहास, संविधान आणि सामाजिक न्याय यांच्या संगमाची अद्वितीय सामाजिक- राजकीय यात्रा आहे. क्रांतिभूमीपासून महाडच्या

वाहतूक कोडीचा संमेलनाध्यक्षांना फटका

कार्याध्यक्ष सुरेश देशपांडे, कार्यवाह

उमा आवटे-पुजारी, ज्येष्ठ पत्रकार

उपस्थितीत पाटील यांचा सन्मान

ंदरम्यान, पाटील यांनी भाषणाच्या

सुरुवातीलाच, वाहतूक कोंडीमुळे

येण्यास विलंब झाल्याचे स्पष्ट केले.

वाटेत लागलेल्या वाहन कोंडीमुळे

प्रवास अत्यंत कठीण झाला, तरीही

साहित्यनगरी डोंबिवलीत माझा

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गुंतवणूकदार शिक्षण व संरक्षण निधीमध्ये

समभागांच्या हस्तांतरणाची सूचना

याद्वारे सूचना देण्यात येत आहे की, कंपन्या कायदा, **(कायदा)** चे अनुच्छेद 124

(६) च्या तरतुदी सहवाचन गुंतवणूकदार शिक्षण व संरक्षण निधी प्राधिकारी

. (लेखा, लेखापॅरीक्षण, हस्तांतरॅण व परतावा) नियम, 2016 सुधारित केल्यानुसार

(नियम) यांच्या अनुपालनांतर्गत गत लागोपाठ सात (७) वर्षे वा त्याहून अधिक

कालावधीकरिता लाभांशाचा दावा न केलेल्या सभासदांद्वारे धारण केलेल्या

शेअर्सचे कंपनीद्वारे गुंतवणूकदार शिक्षण व संरक्षण निधीमध्ये (**आयईपीएफ**) हस्तांतरण करण्यात येत आहे.

सदर नियमांच्या अनुषंगाने, ज्या संबंधित भागधारकांचे शेअर्स आयईपीएफकडे

संबंधित सभासदांकडून कंपनीला शुक्रवार, दि. १५.०२.२०२६ रोजी वा तत्पूर्वीपर्यंत्

कोणताही पत्रव्यवहारे प्राप्त न झाल्यास नियमांतर्गत विहित प्रक्रियेनुसारे कंपनी

आयईपीएफ प्राधिकाऱ्यांकडे शेअर्सचे हस्तांतरण करील. आयईपीएफकडे

स्थानांतरित शेअर्ससंदर्भात कंपनी वा त्यांचे रजिस्ट्रार व ट्रान्सफर एजंट (आरटीए)

नियमांतर्गत विहित प्रक्रियेनुसार व विहित केल्यानुसार आवश्यक दस्तावेजांच्या

सादरीकरणापश्चात सभासँद आयईपीएफकडून अशा शेअर्सचा दावा करू

कंपनीकडून वेळेत पत्रव्यवहार प्राप्त करता यावा याकरिता सभासदांनी कृपया त्यांचे ई-मेल पत्ता आरटीएकडे (कागदोपत्री स्वरूपातील भागधारणासंदर्भात)

येथे ई-मेलद्वारे विनंती पाठवून तसेच तुमच्या डिपॉझिटरी पार्टिसिपंट्सकडे (डीम्टेरियलाइज्ड् स्वरूपातील भागधारणासंदर्भात) विनंती पाठवून नोंदणीकृत

कोणत्याही प्रकारच्या चौकशीसाठी भागधारकांनी कृपया कंपनी वा त्यांचे आरटीए

केफिन टेक्नॉलॉजीस प्रायव्हेट लिमिटेड

युनिट: जेएम फायनान्शिअल लिमिटेड

फायनान्शिअल डिस्ट्रिक्ट, नानकरामगुडा,

र्सेलेनियम टॉवर बी, प्लॉट 31-32,

सेरिलिंगमपल्ली, हैदराबाद, रंगारेड्डी,

तेलंगणा - ५०० ०३२.

यांना खालील पत्त्यावर/ई-मेल/दूरध्वनी क्रमांकावर संपर्क साधावा

रायगडाच्या स्वराज्य दुर्गापर्यंतचा प्रवास फक्त ऐतिहासिक स्थळांचा परिचय नाही, आव्हानात्मक परिस्थितीत लोकशाही, संविधान आणि सामाजिक सौहार्दाचे रक्षण करण्याचा सामूहिक जनसंकल्प असल्याचे पक्षाने सांगितले आहे.

द्वेष आणि ध्रुवीकरणाच्या भिंती पाडणे, प्रेम, बंधुता आणि सौहार्द बळकट करणे, संविधानिक मूल्यांचे संरक्षण, सर्व समाज घटकांना एकत्र आणून 'संत- स्वराज्य-संविधान' ही त्रिसूत्री राज्यभर रोवणे हा या मोहिमेचा उद्देश आहे. या यात्रेत सक्रिय सहभाग घ्यावा, असे आवाहन प्रदेश सरचिटणीस धनंजय शिंदे यांनी केले आहे.

## एकाच व्यक्तीचे

## तब्बल १०३ वेळा नाव

### 👀 पान १ वरून

निवडणूक आयोग २७ नोव्हेंबर ते ५ डिसेंबरपर्यंत घरोघरी विशेष मोहीम राबवणार आहे. दरम्यान, प्रभाग क्रमांक १९९मध्ये सर्वाधिक आठ हजार २०७, तर प्रभाग क्रमांक २२७मध्ये सर्वात कमी दोन हजार ९८ दुबार मतदार आहेत.

### सर्वात कमी दुबार मतदार

प्रभाग	मतदार संख
२२७	२,०९८
१	ર,શ્કર
१८७	ર,૪૨૬
१३४	ર,ંબ૮६
१८३	२,६११

### हमीपत्र भरून घेणार

निवडणूक आयोगाकडून दुबार मतदार असलेल्या मतदारांशी २७ नोव्हेंबर ते ५ डिसेंबरदरम्यान संपर्क केला जाणार आहे. त्यांना परिशिष्ट १ अर्ज भरावा लागेल. अर्ज न भरलेल्या मतदारांच्या नावासमोर स्टार असेल. त्यामुळे अशा मतदारांचे नाव दुबार असल्याचे लक्षात येईल. तसेच संबंधित मतदारांना एकाच ठिकाणी भरून द्यावे लागणार आहे.

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### No. ACB/45/GEN/ Date,

### सहाय्यक आयुक्त बी विभाग <u>जाहिरात</u>

सहाय्यक आयुक्त बी विभागातील महिला बचत गटांना, वस्ती स्तर संघांना मकदूमशाह- माहिमी उड्डाणपुलाखालील (J.J.Flyover) नागेवर सुशोभीकरण व विकास कार्यक्रमांतर्गत विनावापरातील ०३ बेस्ट बसेसचे ०१ उपहारगृह (Cafeteria), ०१ वाचनालय (Library) आणि ०१ कलादालन (Art Gallery) चालविण्याकरिता इच्छुक महिला बचत गट, वस्ती स्तर संघ यांचेकडून अर्ज

बृहन्मुंबई महानगरपालिकेच्या सहाय्यक आयुक्त बी विभाग कार्यक्षेत्रातील मॅकद्रमशाह- माहिमी उड्डाणपुलाखालील (J.J.FLYOVER) जागेवर सुशोभीकरण व विकास कार्यक्रमांतर्गत विनावापरातील ०३ बेस्ट बसेसचे ०१ उपहारगृह (Cafeteria), ०१ वाचनालय (Library), आणि ०१ कलादालन (Art Gallery) चालविण्याकरिता अर्ज मागवून ०३ ठिकाणी निवड करण्यात येईल. या जाहिरातीदारे इच्छुक असलेल्या महिला बचत गटांनी, वस्ती स्तर संघांनी समाज विकास अधिकारी, नागरी दारिद्रच निर्मुलन कक्ष बी विभाग यांचेकडे अर्जाचा नमुना विनामूल्य आहे.

सर्व कागदपत्रांसहित पूर्ण भरलेला अर्ज एका बचत गटास / वस्ती स्तर संघास उपहारगृह (Cafeteria), वाचनालय (Library), कलादालन (Art Gallery) यापैकी कोणत्याही एकाच घटकासाठी एकच अर्ज करता येईल. अर्ज सुट्टीचे दिवस वगळून कार्यालयीन वेळेत सहाय्यक आयुक्त बी विभाग आवक-जावक, तळ मजला,

अर्ज स्वीकारण्याचा कालावधी - २६/११/२०२५ ते ०२/१२/२०२५ अर्ज स्वीकारण्याची वेळ - सकाळी १०.३० ते सायंकाळी ०५.०० वाजेपर्यंत

PRO/2384/ADV/2025-26 कुठेही पाणी साचू देऊ नका, डासांना निमंत्रण देऊ नका. सहाय्यक आयुक्त बी विभाग

# बृहन्मुंबई महानगरपालिका वृक्ष प्राधिकरण - जाहिर सूचना-

महाराष्ट्र (नागरी क्षेत्र) झाडांचे संरक्षण व जतन अधिनियम, १९७५ (२४ जानेवारी २०२१ सुधारलेला) कलम ८ (३) (क) मधील तरतूदी नुसार परिमंडळ ३ मधील एच/प विभागातील ०२ प्रस्ताव आणि के / उत्तर विभागातील ०१ प्रस्ताव असे एकूण ०३ प्रस्तावास ८ (६) अन्वये मा. म.न.पा. आयुक्त, अध्यक्ष, वृक्ष प्राधिकरण समिती, बृहन्मुंबई महानगरपालिका यांची मंजुरी प्राप्त झाली आहे.

उपरोक्त प्रस्तांवामधील झाडे कापणे / पुनरोंपित करणेबाबत तपशील हा म.न.पा. च्या mcgm.gov.in ----> बृहन्मुंबई महानगरपालिकेविषयी ----> विभाग आणि खाते ---> खातेनिहाय माहिती पुस्तिका ---> उद्याने व वृक्ष प्राधिकरण --> **कागदपत्रे** ---> वृक्षांची परवानगी २१ दिवस या संकेतस्थळावर उपलब्ध आहे. ---> ४४९ (के/ उत्तर), ४५० (एच/प), ४५१ (एच/प) परि. ३

### उद्यान अधिक्षक यांचे कार्यालय,

उद्यान अधिक्षक व वृक्ष अधिकारी यांचे कार्यालय, वीरमाता जिजाबाई भोसले उदयान व प्राणिसंग्रहालय, २ रा मजला, इम्बोल्ट पेग्विन कक्ष

संत सावता माळी मार्ग, भायखळा (पूर्व) मुंबई- ४०० ०२७. दुरध्वनी क्र. २३७४२१६२ E.mail - dysg.ta@mcgm.gov.in

# बेकायदा निवडणुका रद्दबातल करणार

### 🔊 पान १ वरून

ओबीसी आरक्षणाच्या अंमलबजावणीचा विषय सालापासून रखडला आहे. तिहेरी चाचणी झाल्याशिवाय ओबीसी आरक्षणाची अंमलबजावणी करता येणार नाही, असा निर्वाळा न्यायालयाने डिसेंबर २०२१ मध्ये दिला होता. त्यानंतर राज्य सरकारने मार्च २०२२ मध्ये बांठिया आयोगाची स्थापना केली होती. आयोगाने जुलै २०२२ मध्ये अहवाल सादर केला होता; मात्र हा अहवाल येण्यापूर्वीचा निकष ठेवत चार महिन्यांच्या आत स्थानिक स्वराज्य

पश्चिम रेल्वे

आयपी आधारित व्हिडीओ

निगराणी प्रणाली

नुख्य कार्यशाळा व्यवस्थापक, कॅरेज रिपेअ

वर्कशॉप,पश्चिम रेल्वे, ना. म. जोशी मार्ग, लोअर परेल, मुंबई -400 013 हे निविदा सूचना क्र. wr - PL - ME -EST - 656049B तारीख आमंत्रित

**करीत आहेत. कामाचे वर्णन :** 03 वर्षे वॉरन्टीसमवे

ारवठा, प्रतिष्ठापन, चाचणी व क्रियान्वयन का

बुरवर्ग, त्रातखायन, वावणा व क्रियानवयन क **अंदाजित मूल्य :** रु. 165,43,41,497.60, **इरठे :** 84,21,700.00, **सादरीकरण दिनांक व वेळ :** 

24,12,2025 रोजी दु, 3,00 वाजेपर्यंत, **उघडण्याच दिनांक ववेळ :** दि. 24,12,2025 रोजी दु, 3,30 वा पुढील तपशिलाकरिता कृपया आमची वेबसाइट

येथे भेट द्यावी. 🕶 facebook.com/WesternRlv

मध्य रेल्वे

विविध कामे

ई-निविदा (खुली निविदा ) सूचना क्र. :

CR04-CME-C-HQ- 2025-GCMC,

Dated: 22-11-2025

रेल्वे, 6 वा मजला, नवीन प्रशासकीय इमारत,

डी.एन. रोड, सीएसएमटी, मुंबई-400001 हे भारताच्या राष्ट्रपतींकरिता व त्यांच्या वतीने

खालील कामाकरिता नामांकित कंत्राटदारांकडून

आयआरईपीएस वेबसाईट (ई-टेंडर पोर्टल)

www.ireps.gov.in वर ई-टेंडरिंग (द्वी पॅकेट

प्रणाली) माध्यमातून खुल्या निविदा मागवीत आहेत. **कामाचे वर्णन:** जीसीएमसी (पुणे):

मध्य रेल्वेकरिता वंदे भारत चेअर कार देखभाल

तथा कार्यशाळा डेपोचे अंशांकन/ विकास, यामध्ये

स्थापत्य कामे अंतर्भूत (पिट लाईन्सवर कव्हरशेड

ड्रेनेज सिस्टिमची तरतूद, विद्यमान आयओएच शेड

व स्टोअर शेडचा विस्तार तसेच कार्यालय इमारत

शेडच्या आतील आरसीसी शेड. पोहोच मार्ग.

ओव्हरहेड टॅंक, पीएमसी कार्यालय येथे कामे).

यांत्रिकी कामे (मशिनरी तसेच प्लान्ट बाबी व

टूल्स यांचा पुरवठा, उभारणी, चाचणी व क्रियान्वयन

कार्य). विद्युत शेड व इमारतीचे सर्वसाधारण

विद्युतीकरणाचे काम. 1.8 टीकेएमच्या विद्यमान

ओएचईचे विलगीकरण, रिटॅक्टेबल ओव्हरगेड

कंडक्टर- रेल सिस्टिमची रचना, पुरवठा, उभारणी

प्रतिष्ठापन, चाचणी, क्रियान्वयन कार्य. सिग्नलिंग व

दूरसंचार कामे (ईपीसी कंत्राटाच्या शेड्युल बी च्य

परिशिष्ट 1 मध्ये दिलेल्या कामाच्या व्याप्तीनसार)

निविदा मूल्य : रु. 98,95,81,222.42, बोली

सरक्षा : रु. 50.97.900.00. निविदा प्रपत्रांचे

शुल्क: लागू नाही (जीसीसी एप्रिल, 2022 च्या

पृष्ठ ४ वरील कलम क्र. 3 नुसार), प्रस्तावांची वैधता : निविदा उघडण्याच्या तारखेपासून 180

दिवस, **कार्यपूर्तता कालावधी :** 18 (अठरा)

महिने पावसाळा समाविष्ट, निविदा दस्तावेजांची

उपलब्धता : वेबसाइट www.ireps.gov.in वर उपलब्ध आहेत. निविदा सादरीकरण

व उघडण्याची तारीख व वेळ : सर्व दृष्टीने

भरलेल्या ई-निविदा आवश्यक दस्तावेजांसमवेत

वरील निर्देशित वेबसाइटवर दि. 06-01-2026

रोजी स. 11.00 वाजेपर्यंत इलेक्ट्रॉनिक स्वरूपात

अपलोड कराव्यात. सदर निविदा (केवळ

तांत्रिकी बोली) त्याच दिवशी दु. 4.00 पश्चात

उघडण्यात येतील. **जॉइंट व्हेंचर फर्म :** जॉइंट

व्हेंचर (जेव्ही) फर्मना सदर निविदेत सहभागार्च

परवानगी असेल. निविदाकारांसाठी महत्त्वार्च

सूचना : ए) निविदा केवळ ई-टेंडरिंग पद्धतीतनच

सादर कराव्यात. सर्व इच्छुक निविदाकारांर्न

प्रथम आयआरईपीएस वेबसाईट www.ireps.

gov.in वर नोंदणीकरण करवून घ्यावे. बी)

प्रस्तावित निविदाकारांनी त्यांचे प्रस्ताव इलेक्ट्रॉनिक

स्वरूपात सादर करण्यापूर्वी अटी व शर्ती, पात्रता

अर्हता आदींसंदर्भात निविदा तपशील वाचावा

सी) निविदा दस्तावेज व वेळोवेळी जारी होणारे

शुद्धिपत्रक हे वरील निर्देशित वेबसाईटव

उपलब्ध असेल. बदल काही असल्यास, ते सदर

वेबसाईटवर निविदा उघडण्याच्या किमान 15

दिवस अगोदरपर्यंत वेबसाईटवर प्रदर्शित करण्यात

येतील व ते वेबसाईटवर पाहता येऊ शकतील

कोणत्याही अतिरिक्त माहिती/ स्पष्टीकरणासाठ

कृपया एडीएमई (सी ॲन्ड डब्ल्यू/जीसीएमसी

पुणे, (फील्ड युनिट), मध्य रेल्वे येथे कोणत्यार्ह

सपोर्टिंग स्ट्रक्चरसमवेत),

(फाऊंडेशन्स/

प्रशासकीय अधिकारी (बांधकाम), मध्य

संस्थांच्या निवडणका घेण्याचे निर्देश सर्वोच्च न्यायालयाने गत मे महिन्यात आयोगाला दिले होते

आरक्षण मर्यादेच्या विषयावर राज्य सरकार निवडणूक आयोगाशी सल्लामसलत करत आहे, त्यामुळे सुनावणी लांबणीवर टाकावी, अशी विनंती सॉलिसिटर जनरल तुषार मेहता यांनी आज राज्याची बाजू मांडताना अनेक याचिकाकर्त्यांनी त्याला विरोध केला. आयोगाचा अहवाल निवडणुका घेण्याचे निर्देश न्या. खानविलकर यांच्या नेतृत्वाखालील तीन न्यायाधीशांच्या खंडपीठाने दिले

होते. त्यामुळे आदेशांमध्ये भिन्नता असल्याचा मुद्दा ॲड. विकास सिंह यांनी मांडला. निवडणक प्रक्रिया मध्यात थांबवली जाऊ शकत नाही. सध्या घेतल्या जात असलेल्या निवडणुका न्यायालयीन निर्णयाच्या अधीन असतील, असे खंडपीठाने यापूर्वीच स्पष्ट केले जयसिंह यांनी नमूद केले. यावर, निवडणुका बेकायदा पद्धतीने घेण्यात आल्याचे निदर्शनास आले तर त्या रद्द केल्या जातील, असे सूर्य कांत यांनी सांगितले.

सर्वोच्च न्यायालयाने निकालात ५० टक्क्यांची आरक्षण

मर्यादा ओलांडू नये, असे म्हटले आहे तर दुसऱ्या खटल्यात लोकांच्या प्रतिनिधीत्वाच्या आधारावर आरक्षण दिले जाऊ शकते, असे स्पष्ट केले आहे. एखाद्या ठिकाणी ९९ टक्के लोक अनुसूचित जमातीचे राहत असतील तर काय करणार, असा मुद्दा एका विकलाने मांडला. यावर 'जनगणनेशिवाय वास्तविक संख्या कशी काय निश्चित होणार? जे काही करायचे आहे ते समाजातील जातींच्या आधारावर मतांच्या आधारावर न वाटता केले पाहिजे,' अशी टिपणी खंडपीठाने केली.

# mass

### हिंदुजा ग्लोबल सोल्यूशन्स लिमिटेड सीआयएन: L92199MH1995PLC084610

नोंदणीकृत कार्यालय : टॉवर सी (1 ला मजला), प्लॉट सी -21, जी ब्लॉक, वांद्रे कुर्ला संकुल, वांद्रे (पूर्व), मुंबई - 400051. दूर. क्र.: 022-61360407. ई-मेल आयडी : investor.relations@teamhgs.com | वेबसाइट : www.hgs.cx

### टपाल मतदानाची सूचना

याद्वारे सूचित करण्यात येते की, कंपनी अधिनियम, 2013 (अधिनियम) च्या कलम १०८, ११० आणि इतर लागू तरतूदींच्या अनुषंगाने, तसेच त्याअंतर्गत तयार करण्यात कामकाज मंत्रालयाद्वारे (एमसीए) वेळोवेळी जारी केलेली विविध एमसीए परिपत्रके यांच्याद्वारे सर्वसाधारण सभा आयोजित करण्यासाठी/ई-मतदान प्रक्रियेद्वारे टपाल मतदान घेण्यासाठी विहित केलेल्या आवश्यकतांनुसार याचबरोबर अन्य लागू कायदे व नियम यांच्या अनुपालनांतर्गत, खालील ठरावांकरिता हिंदुजा ग्लोबल सोल्युशन्स लिमिटेड (कंपनी) च्या सभासदांची केवळ रिमोट ई-मतदान प्रक्रियेद्वारे टपाल

दि।नाच्या माध्यमातून मजुरा मा।गतला जात आह.						
नु.	ठरावाचा	ठरावाचे वर्णन				
5.	प्रकार					
	विशेष ठराव	श्री. विन्स्ले फर्नांडीस (डीआयप				
		०२९८७८१८) यांची कंपनीचे पूप				
		गंजाबक खाज प्रजनियक्ती की				

संचालक म्हणून पुन:नियुक्ती करणे व त्यांचे मानधन निश्चित करणे. वरील निर्देशित तरतुदी व एमसीए परिपत्रकांच्या अनुपालनांतर्गत ज्या सभासदांची नावे शुक्रवार, दि. 14.11.2025 (निर्धारित अंतिम तारीख) रोजीनुसार सभासदांचे रजिस्टर/डिपॉझिटरीज्द्वारे तयार करण्यात आलेली लाभार्थी मालकांची सूची यांमध्ये असेल तसेच ज्यांचे ई-मेल पत्ते केफिन टेक्नॉलॉजीस लिमिटेड - कंपनीचे रजिस्ट्रार व शेअर ट्रान्सफर एजंट (आरटीए वा केफिनटेक) यांच्याकडे नोंदणीकृत आहेत अशा सभासदांना स्पष्टिकरण अहवालासमवेत टपाली मतदान सूचनेच्या (सूचना) इलेक्ट्रॉनिक प्रती दि. 25.11.2025 रोजी पाठवण्यात आल्या आहेत. सभासद केवळ दूरस्थ ई-मतदान प्रक्रियेद्वारे मत देऊ शकतील. पुडे, वरील निर्देशित परिपत्रकांच्या अनुपालनांतर्गत, सूचना, टपाली मतदान फॉर्म व प्री-पेड बिझनेस रिप्लाय एन्व्हलप यांच्या कागदोपत्री प्रती

पाठवण्याची आवश्यकता रद्दबातल आहे. टपाली मतदान सूचना कंपनीची वेबसाइट www.hgs.cx, वर स्टॉक एक्सचेंजेस अर्थात बीएसई लिमिटेड व नॅशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेडची वेबसाइट अनुक्रमे www.bseindia.com व www.nseindia.com वर तसेच केफिनटेक यांची वेबसाइट https://evoting.kfintech. com वरही उपलब्ध आहे.

### दूरस्थ ई-मतदानाकरिताचे निर्देश :

कायद्याचे अनुच्छेद १०८, ११० व अन्य लागू तरतुदी, काही असल्यास सहवाचन सेबी सूची विनियमनांचे नियम व विनियमन ४४, सुधारित केल्यानुसार यांच्या अनुपालनांतर्गत कंपनी आपल्या सभासदांना केफिनटेक यांच्याद्वारे पुरविण्यात येणाऱ्या ई-मतदान प्लॅटफॉर्मच्या माध्यमातून इलेक्ट्रॉनिक स्वरूपात आपले मत देण्याची सुविधा उपलब्ध करून देत आहे. सभासदांना सूचनेसमवेत दूरस्थ ई-मतदानाद्वारे मत देण्याकरिताची लॉग इन अर्हता पाठवण्यात आली आहे. दूरस्थ ई-मतदानाद्वारे मत देण्याकरिताची विस्तृतप्रक्रिया सूचनेत दिलेली आहे.

निर्धारित अंतिम तारखेस अर्थात शुक्रवार, दि. 14.11.2025 रोजी व्यावसायिक कामकाज समाप्तीच्या वेळी ज्या सभासदाचे नाव सभासदांचे रजिस्टर / लाभार्थी मालकांच्या सूचीमध्ये नमूद असेल असे सभासद केवळ दूरस्थ ई-मतदान सुविधेद्वारे सूचनेत विहित ठरावांवर मत देण्यांसपात्र असतील. सभासदांचा मतदान हक्क हा सदर तारखेनुसार सभासदांच्या नावे नोंदणीकृत असलेल्या प्रदानित समभागार गणला जाईल. व्यक्तंनी सदर सूचना केवळ माहितीसाठी समजावी.

शुक्रवार, २६ डिसेंबर २०२५ रोजी सायंकाळी ५:०० वाजता (भा. प्र. वे.) संपेल. शुक्रवार, दि. २६ डिसेंबर, २०२५ रोजी सायंकाळी ५:०० वाजल्यानंतर (भा. प्र. वे.) दूरस्थ ई-मतदानाचे मॉड्युल आर्लेल्या नियमानुसार, भारतीय प्रतिभूती व विनिमय मंडळ अकार्यरत केले जाईल व तत्पश्चात मतदान करण्यांची (सूची अनिवार्यता व विमोचन आवश्यकता) निनियमन, २०१५ परवानगी दिली जाणार नाही. सदर कालावधीदरम्यान (सेंबी सूची विनियमन) चे विनियमन ४४ नुसारतसेच कॉर्पोरेट 👚 कागदोपत्री स्वरूपातील किंवा डीमटेरियलाइज्ङ स्वरूपातील भागधारक असलेले सभासद दूरस्थ ई-मतदानाद्वारे आपले मत नोंदवू शकतात. एकदा ठरावावर मत नोंदवल्यानंतर, सभासदास नंतर त्यात बदल करण्याची किंवा पुन्हा मतदान करण्याची परवानगी दिली जाणार नाही.

> दूरस्थ ई-मतदान प्रक्रियेद्वारे टपाल मतदान नि:पक्ष व ... पारदर्शक पद्धतीने आयोजित करण्यासाठी श्री. वीरेंद्र भट्ट, कार्यरत कंपनी सचिव (एसीएस नं. 1157, सीपी नं. 124) यांची परीनिरीक्षक म्हणून नियुक्ती करण्यात आली आहे. मतदानाचा निकाल मंगळवार, दि. 30 डिसेंबर 2025 रोजी किंवा त्यापूर्वी जाहीर केले जातील. हे निकाल परीनिरीक्षकांच्या अहवालासह कंपनीच्या नोंदणीकृत कार्यालयात तसेच कॉर्पोरेट कार्यालयात सूचना फलकावर प्रदर्शित केले जातील. निकाल कंपनीची वेबसाइट www.hgs.cx, वर, स्टॉक एक्सचेंजेस अर्थात बीएसई लिमिटेड व नॅशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेडची वेबसाइट अनुक्रमे www.bseindia. com व www.nseindia.com वर तसेच केफिनटेक यांची वेबसाइट https://evoting.kfintech.com वरही प्रदर्शित करण्यात येतील. काही शंका/ प्रश्न /तक्रारी असल्यास सभासदांनी https://evoting.kfintech.com च्या downloads section वर उपलब्ध (1) remote - evoting user manual वा (2) Help & Frequently Asked Questions (FAQs) वाचावे किंवा केफिन टेक्नॉलॉजीस लिमिटेड, सेलनियम टॉवर बी, प्लॉट 31 व 32, गाचीबोवली, फायनान्शिअल डिस्ट्रिक्ट, नामक्रमगूडा, सेरिलिंगमपल्ली, हैदराबाद, रंगारेड्डी, तेलंगणा - 500 032, भारत, ई-मेल einward.ris@kfintech.com 1800 3094 001 (टोल फ्री) येथे संपर्क साधावा किंवा कंपनीला investor. relations@teamhgs.com येथे लिहू शकता. सभासदांनी सूचनेत निर्देशित सर्व टीपा तसेच दूरस्थ ई-मतदानाद्वारे देण्याचे स्वरूप काळजीपूर्वक वाचावे.

### कागदोपत्री शेअर्सची हस्तांतरण विनंती पुन्हा दाखल करण्यासाठीची स्पेशल विन्डो

गुंतवणुकदारांकरिता गुंतवणुक सुविधेकरिता तसेच त्यांच्याद्वारे खरेदी करण्यात आलेल्या सीक्युरिटीज्मधील गुंतवणुकदारांचे हक्क सुरक्षित ठेवण्याच्या उद्देशाने सेबीद्वारे परिपत्रक दि. ०२ जुलै, २०२५ अन्वये दि. ०१.०४.२०१९ च्याअंतिम तारखेपूर्वी दाखल करण्यात आलेले आणि दस्तावेज/प्रक्रिया /वा अन्य कारणास्तव रद्द झालेले/परत आलेले/दुर्लक्षित राहिलेली हस्तांतरण करार पुन्हा दाखल करण्याच्या उद्देशाने दि. ०६.०१.२०२६ पर्यंत सहा महिन्यांच्या कालावधीकरिता स्पेशल विन्डो खुली करण्याचा निर्णय घेतला आहे. असे हस्तांतरण तथा डीमॅंट विनंत्यांकरिता विहित प्रक्रियेचे पालन करण्यात यावे. संबंधित गुंतवणूकदारांनी कृपया कागदोपत्री शेअर्सची हस्तांतरण विनंती केफिनटेक यांच्याकडे पुन्हा दाखल करावी. संबंधित गुंतवणूकदारांनी सदर एकवेळ विन्डोचा लाभ घ्यावा.

सदर सूचना कंपनीची वेबसाइट www.hgs.cx, वर स्टॉक एक्सचेंजेस अर्थात बीएसई लिमिटेड व नॅशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेडची वेबसाइट अनुक्रमे www. bseindia.com व www.nseindia.com वरही उपलब्ध

> हिंदुजा ग्लोबल सोल्युशन्स लिमिटेडकरिता नरेंद्र सिंग

> > कंपनी सचिव

टोल फ्री क्र.:1800 309 4001 कार्यदिवशी स. 10.00 ते सायं. 5.30 या वेळेत सभासदांनी केवळ दूरस्थ ई-मतदानाद्वारे आपली संमती वा ई-मेल: einward.ris@kfintech.com संपर्क साधावा. टीप : हिंदी व इंग्रजी आवृत्तीमध्ये विरोध दर्शवावा. निर्धारित अंतिम तारखेस सभासद नसलेल्या वेबसाइट : www.kfintech.com ई-निविदा सूचनेअंतर्गत एखाद्या शब्दासंदर्भात काही विसंगती आढळल्यास, अशा बाबतीत उद्यान अधिक्षक व जेएम फायनान्शिअल लिमिटेड करिता सभासदत्व क्र.: एफ4853 दूरस्थ ई-मतदान कालावधी गुरुवार, २७ नोव्हेंबर २०२५ रोजी ई-निविदा सूचनेची इंग्रजी प्रत अंतिम व स्वीकाराह वृक्ष अधिकारी हेमंत पंड्या संकाळी ९:०० वाजल्यापासून (भा. प्र. वे.) सुरू होईल आणि PRO/2375/ADV/2025-26 दिनांक : 25 नोव्हेंबर, 2025 कंपनी सचिव आणि अनूपालन अधिकारी आपल्या जनावरांना रेल्वे मार्गापासून दुर ठेवा.