

Retirement plans: Check net return before investing



GROUND REALITY
DEEPESH RAGHAW

“Invest ₹1 lakh yearly, get ₹2 lakh annually.” Doesn't this also sound like a great investment? You pay ₹1 lakh every year for 15 years, and then receive ₹2 lakh annually for the next 15 years, effectively doubling your investment. If you are a salaried employee in your early to mid-forties, this may strike a chord. One of your biggest worries perhaps is managing expenses after retirement. Retirement-focused products that promise certainty can therefore look attractive.

Appeal of guaranteed returns
These products are simple, transparent and easy to understand. The returns are guaranteed, and locking into a fixed rate feels reassuring at a time when deposit rates are declining. They also come with a small life cover.

Their biggest appeal lies in clarity: you know in advance how much you will pay, how long you will pay, the deferment period, what you will receive once payouts begin, and for how long.

Even if brochures add features such as “guaranteed additions”, the essential structure remains straightforward enough to calculate what you will get and when. You can also calculate your final returns in case you survive the policy term.

Problems with the pitch
The marketing pitch of “Pay ₹1 lakh, get ₹2 lakh” can be misleading. Unless you compute the internal rate of return (IRR), you may assume the offer is better than it is. In reality, a longer premium payment term or a longer deferment period reduces the net returns, while extending the payout period does not change the IRR much. Doing the

IRR calculation helps you understand what you are getting into and decide whether the return is sufficient for a long-term product. Doing this exercise will reduce the scope for disappointment later.

Remember that these are long-term contracts that are expensive to exit.

The deferment trap
The deferment period — the gap between the last premium payment and the first payout — is often presented in a way that creates confusion. The brochure may say you pay for 10 years and start receiving income from the 12th year. Since premiums are paid at the start of the year and payouts at the end, the first payment is effectively received only in the 13th year. This gap of three years, instead of the two suggested in brochures, works to the insurer's advantage.

Different from annuities
Both these products and annuities are non-participating life insurance plans, but the crucial difference lies in risk. With annuities, the insurer guarantees lifetime income and bears the longevity risk. With these policies, the insurer pays only for a fixed number of years, so you run the risk of outliving your savings.

This makes them inferior to annuities in terms of protection, but they do have a tax advantage. Annuity income is fully taxable at your marginal rate, whereas payouts from traditional insurance plans are exempt, provided the total annual premium across such policies does not exceed ₹5 lakh and the life cover is at least 10 times the annual premium.

Should you invest?
Financial planning is rarely perfect. Sometimes a slightly sub-optimal product still makes sense if it provides peace of mind. These policies may be considered for covering basic retirement expenses, though they should not form the entire retirement plan. Inflation must be factored in, and other investments should be explored for growth and flexibility.

The writer is a Sebi-registered investment advisor

TAX-FILING GUIDE

Check pre-filled data, watch out for errors in reporting capital gains

Misclassifying gains as short or long-term, ignoring grandfathering provisions can trigger a notice

SANJEEV SINHA

The tax-filing deadline of September 15 is fast approaching. If you have not begun the process yet, start now to avoid last-minute stress and errors.

Collect essential paperwork
Essential documents for filing income-tax return (ITR) include Form 16, Form 26AS, the annual information statement (AIS), capital gains statements, bank interest certificates, and proofs of tax-saving investments under sections 80C, 80D and 80G (if you have opted for the old tax regime). PAN, Aadhaar, and updated bank details must also be in place. Businesspersons, professionals, and landlords should have complete records of income and rent.

Look up Form 26AS and AIS
Match income details using Form 16, AIS, and Form 26AS. “Reconcile AIS and Form 26AS with personal records to confirm that tax deducted at source (TDS), advance tax, and tax credits are reflected correctly,” says Sofiya Syed, direct tax division, Dewan P N Chopra & Co.

Capital gains, dividend income, and interest must also be cross-checked for accuracy. Enter deductions under Sections 80C, 80D, and 80G correctly. “Include exemptions such as House Rent Allowance (HRA), Leave Travel Allowance (LTA), and home loan interest,” says Abhishek Soni, chief executive officer (CEO), Tax2Win.in. He advises checking pre-filled data to avoid discrepancies.

Prepare a personal checklist covering documents, income sources, deduction proofs, tax credits, and deadlines. “A checklist reduces the risk of missing

Match ITR form with income profile

- **ITR-1 (Sahaj):** Salary, pension, one house property, and interest income; total income up to ₹50 lakh
- **ITR-2:** Capital gains, foreign income or assets, multiple house properties; no business income
- **ITR-3:** Business or professional income (freelancers, traders, professionals)
- **ITR-4 (Sugam):** Presumptive taxation for small businesses and professionals
- **ITR-5,6,7:** Firms, LLPs, companies, and trusts

Source: Tax2Win.in

out on benefits, last-minute errors, repeated corrections, or notices. It acts as a ready reference and brings discipline,” says Syed.

Select right ITR form, filing option

The choice of form depends on income types, sources, and taxpayer category. “Match your primary sources of income with the prescribed form,” says Syed. Soni adds that filing with the wrong form can render your return invalid.

Three filing options are available. Offline utilities (Excel/Java/JSON) suit tax professionals and those familiar with offline tools. The income tax e-filing portal works best for individuals with simple income structures.

“Third-party platforms or tax-filing services are the best choice when you are short of time. They offer guided filing, error checks, automated document import (like Form 26AS and capital gains statements), and expert assistance,” says Soni.



Verification is mandatory

ITRs must be e-verified within 30 days of filing. Aadhaar OTP is convenient for those with Aadhaar-linked mobile numbers. Net banking and demat accounts can be used to generate electronic verification codes (EVC). Posting ITR-V to the Centralised Processing Centre (CPC) Bangalore is another option. This option is for those who prefer physical verification. Digital Signature Certificate (DSC) route is mandatory for companies, audit cases, and some professionals.

Errors in reporting income

Last-minute filers often miss out on reporting some incomes, choose the wrong form, or misreport deductions. “Mismatch between reported income and details in Form 26AS or AIS are common when taxpayers miss declaring interest, capital gains, or high-value transactions. Such discrepancies may trigger scrutiny, delay refunds, or lead to notices, interest, and penalties,” says Divya Baweja, partner, Deloitte India.

Deduction-related mistakes

Taxpayers often claim ineligible investments and expenses under Section 80C, premiums for non-dependent relatives under Section 80D, and home loan interest under Section 24(b) before possession. “Starting this year, taxpayers must provide details like policy and account numbers to claim deductions under sections 80C and 80D. Claims without actual investment or expenditure may attract scrutiny,” says Iresh Dodhi, director, Nangia & Co LLP.

Missteps in declaring capital gains

Misreporting of capital gains is common. Taxpayers often misclassify gains as short-term or long-term due to incorrect application of holding period rules. “For mutual funds and equities, omissions such as not factoring in Securities Transaction Tax (STT) or ignoring grandfathering provisions are common. In property transactions, mistakes include overlooking the indexed cost of acquisition, excluding incident-

tal expenses like stamp duty and brokerage, or reporting sale proceeds in the wrong year,” says Baweja.

Incorrect bank details
Incorrect bank details can delay refunds. “While the income-tax department now validates accounts with banks, refunds may fail or stay on hold if revalidation is required,” says Baweja. Dodhi suggests pre-validating the bank account on the e-filing portal and reporting it in the return.

Revised, belated and updated returns

Errors in filing the return can be corrected by filing a revised return under Section 139(5) until December 31, 2025 for FY 2024-25 (AY 2025-26).

If the taxpayer misses the deadline, a belated return under Section 139(4) can be filed by December 31, 2025, but with late fees, interest (at 1 per cent per month on unpaid tax under Section 234A), and restrictions such as no carry-forward of losses. “If the return is filed late, the taxpayer is also compulsorily shifted to the new tax regime, losing the option to claim deductions and exemptions under the old regime,” says Sujit Bangar, founder, Taxbuddy.com.

If both the due date and belated window are missed, the only option is an updated return (ITR-U) under Section 139(8A), which can be filed until March 31, 2030. “It comes with strict conditions—refunds are not allowed, it must be under the new regime, and an additional tax of 25 to 70 per cent is levied depending on the delay,” says Bangar.

The writer is a Delhi-based independent journalist

Shree Krishna Paper Mills & Industries Ltd.
CIN: L21012DL1972PLC279773
Regd. Office: 4830/24, Prahlad Street, Ansari Road, Darya Ganj, New Delhi - 110 002
Website: www.skgmil.com | E-mail: info@sgmil.com | Tel: 91-11-46263200

NOTICE TO THE SHAREHOLDERS FOR SPECIAL WINDOW FOR RE-LOGGEMENT OF TRANSFER REQUEST OF PHYSICAL SHARES

This is to inform all concerned shareholders that, pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/PIR/2025/97 dated July 02, 2025, a special window for the re-logging of transfer deeds relating to physical securities has been opened for a period of six months from July 07, 2025 to January 06, 2026. This initiative is applicable to transfer request that were originally submitted prior to April 01, 2019, but were either rejected, returned, or not processed due to deficiencies in documents or other procedural issues. This facility also extends to shareholders who were eligible but missed the earlier deadline of March 31, 2021, for re-logging under the previous SEBI framework. Such shareholders may now re-submit their transfer request during the newly announced window.

Please note that all re-logged transfer request will be processed strictly in dematerialized form. Concerned shareholders are advised to take notes of this opportunity and re-logout their transfer request along with the requisite documents to the company's registrar and share transfer agent, MUFG Intime India Private Limited (Formerly known as Link Intime India Private Limited) at Noble Heights, 1st floor, lot NH2, C-1 BLOCK LSC, Near Savitri Market, Janakpuri, New Delhi- 110056 at 011-49411000. Email id: delhi@in.mfms.mufg.com.

For Shree Krishna Paper Mills & Industries Ltd. Sd/-
Ritika Priyam
Company Secretary Cum Compliance Officer
Mem No: AS3502

Place: New Delhi
Date: 30.08.2025

IDBI BANK LTD
Regd. Office - IDBI Tower, WTC Complex, Cuffe Parade, Mumbai- 400005
CIN: L65190MH2004G01148838

TRANSFER OF STRESSED LOAN EXPOSURE

IDBI Bank Limited (Bank) intends to Transfer the Stressed Loan Exposure of Sree Narayana Textiles Private Limited to the eligible permitted entities (ARCs/Transferees) on “as is where is”, “as is what is”, “whatever there is” and “without recourse” basis. Bank is proposing to undertake Open Bidding Process on “all cash” basis to solicit binding bids in the form of irrevocable offers from Transferees in accordance with the regulatory guidelines issued by the RBI and all other relevant applicable laws.

For details please visit Bank's website www.idbiban.in. Click on Quick Links - Notices & Tenders. For further details, you may contact at email-assignment@idbi.co.in.

The Bank reserves the right not to go ahead with the proposed transfer at any stage without assigning any reason. Bank reserves the right to accept or reject any bids.

Place: Mumbai
Date: 01-09-2025

General Manager
Corporate Office
NPA Management Group

Pioneer
THE COIMBATORE PIONEER MILLS LTD
CIN: U17111TZ1935PLC000026
Regd. Office: Jothipuram Post, Periyanaickenpalayam, Coimbatore - 641047
E-Mail: thecoimbatorepioneeremills@gmail.com,
Website: www.coimbatorepioneeremills.com

NOTICE TO SHAREHOLDERS

Dear Member(s),

1. Notice is hereby given that the 90th Annual General Meeting (“AGM”) of the Company will be convened at 11.00 AM IST, on Saturday, the 27th Day of September, 2025 through Video Conferencing (“VC”) / Other Audio-Visual Means (“OAVM”) facility to transact the business as set out in the Notice which will be circulated for convening the AGM.

In compliance with the applicable provisions of the Companies Act, 2013 and rules framed thereunder read with the Ministry of Corporate Affairs (“MCA”) relevant circulars issued during the years 2020, 2021, 2022, 2023 and 2024, the Company has decided to conduct the AGM through VC/OAVM facility without the physical presence of the Members at a common venue.

2. The Notice of the 90th AGM and the Annual Report for the year 2025, including the Financial Statements for the year ended 31st March, 2025 (“Annual Report”) will be sent only by e-mail to all those members, whose e-mail addresses are registered with the Company/RTA or with their respective Depository Participants (“Depository”), in accordance with the MCA Circular(s) as mentioned above. Members can join and participate in the 90th AGM through VC/OAVM facility only. The instructions for joining the 90th AGM and the manner of participation in the remote e-voting or casting vote through the e-voting system during the 90th AGM are provided in the Notice of the 90th AGM. Members participating through the VC/OAVM facility shall be counted for the purpose of reckoning the quorum under section 103 of the Companies Act, 2013.

3. Notice of the 90th AGM and the Annual Report will be made available on the website of the Company i.e., www.coimbatorepioneeremills.com.

4. Shareholders who wish to register their email address/ bank account details may follow the below instructions: -

a. Shareholders holding shares in demat form are requested to register / update the details in their demat account, as per the process advised by their respective depository participant.

b. Shareholders holding shares in physical form are requested to register / update the details in the prescribed Form ISR-1 and other relevant forms with the Registrar and Transfer Agents of the Company, MUFG Intime India Private Limited at coimbatore@in.mfms.mufg.com. Members may download the prescribed forms from the Company's website at www.coimbatorepioneeremills.com.

5. Members holding shares in physical form or who have not registered their e-mail address with the Company / RTA may cast their vote remotely on the business as set forth in the Notice of the AGM through remote e-voting or through the e-voting system during the AGM. The manner of voting remotely for shareholders will be provided in the Notice to the shareholders.

6. Please note that the email ID thecoimbatorepioneeremills@gmail.com is designated for the purpose of enabling shareholders to obtain Notice of the 90th AGM, Annual Report and / or login details for joining the 90th AGM through VC/OAVM facility including e-voting.

7. Considering the above, we urge the shareholders to update their e-mail ID, Bank account details & Permanent Account Number (PAN) with the Company / RTA/ Depository Participant to ensure receipt of the Annual Report, and / or any other consideration and other communications from the company.

The above information is being issued for the information and benefit of all the Members of the Company and is in compliance with the MCA Circulars.

By Order of the Board
For THE COIMBATORE PIONEER MILLS LIMITED
(Sd/-) E.Mounagurusamy
(DIN: 01461523)
Wholtime Director

Date : 30.08.2025
Place : Coimbatore

ZODIAC CLOTHING COMPANY LIMITED
CIN: L17100MH1984PLC033143
Regd. Office: Nyloc House, 254, D-2, Dr. Annie Besant Road, Worli, Mumbai 400030
Tel.: 6667 7000 Fax: 6667 7279, Website: www.zodiaconline.com
Email id: cosecy@zodiaccl.com

Notice to Shareholders - Information regarding 41st Annual General Meeting to be held through Video Conferencing or other Audio Visual Means

NOTICE is hereby given that the 41st Annual General Meeting (“AGM”) of the members of Zodiac Clothing Company Limited (“the Company”) will be held on Monday, 29th September, 2025 at 3:00 P.M.(IST) through Video Conferencing (“VC”) or other Audio Visual Means (“OAVM”) to transact the business as set forth in the notice of the AGM. The Ministry of Corporate Affairs vide its General Circular No. 09/2024 dated 19th September, 2024, other circulars issued by the Ministry of Corporate Affairs (“MCA”) from time to time, and Circular No. SEBI/HO/CFD/CFD-PoD-2/PIR/2024/133 dated 3rd October, 2024 (“SEBI Circulars”) has permitted the holding of AGM through VC/OAVM, without physical presence of the Members at a common venue. Accordingly, in compliance with the applicable provisions of the Companies Act, 2013 (“Act”), Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”), read along with MCA circulars and SEBI circulars, the 41st AGM of the Company will be held through VC/OAVM and the members can attend and participate in this AGM through VC/OAVM only.

In compliance with the above MCA and SEBI circulars, the Notice of the 41st AGM and the Annual Report for the Financial Year 2024-25 will be sent to all the Members only by email to the email addresses registered with the Company's RTA (KFinTech)/Depository Participant(s). Further, a letter providing a web-link for accessing the AGM Notice and Integrated Annual Report for Financial Year 2024-25 will be sent to those Members who have not registered their email address.

The Notice of the 41st AGM and Annual Report for the Financial Year 2024-25 will also be made available on the website of the Company viz. www.zodiaconline.com and on the websites of the stock exchanges where the equity shares of the Company are listed i.e. BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

The VC/OAVM facility is being availed by the Company from M/s. KFin Technologies Limited. The instructions for remote e-voting or e-voting during the AGM and attending the 41st AGM through VC/OAVM will be provided in the notice of the AGM and attendance of the Members through VC/OAVM will be counted for the purpose of reckoning the quorum under section 103 of the Act.

Shareholders will have an opportunity to exercise their right to vote on the resolutions proposed to be passed at the 41st AGM through remote e-voting or through e-voting during the AGM. In this regard, the members holding shares in dematerialized mode/physical mode and who have not registered /updated their email addresses, may get their email address and mobile number registered with their Depository Participants/ Company's RTA (KFinTech), respectively to receive the Annual Report, AGM notice and voting instructions along with user ID and password for the 41st AGM of the Company. In case of any queries, members may write to einward.ris@kfinotech.com or call at 1800 309 4001 (Toll free).

For Zodiac Clothing Company Limited
Sd/-
Kumar Isy
Company Secretary
Membership No.: A9600

Date : September 1, 2025
Place: Mumbai

SPML INFRA LIMITED
CIN: L40106WB1981PLC276372
Registered Office: 22, Camac Street, Block-A, 3rd Floor, Kolkata- 700016
Tel.: 033-40091200; E-mail: cs@spml.co.in; Website: www.spml.co.in

NOTICE OF 44TH ANNUAL GENERAL MEETING AND REMOTE E-VOTING INFORMATION

Notice is hereby given that the 44th Annual General Meeting (AGM) of the members of SPML Infra Limited (Company) will be held on Wednesday, 24th September, 2025 at 01:00 P.M. (IST) through video conference (VC), to transact the businesses as set out in the Notice of AGM in compliance with the applicable provisions of the Companies Act, 2013 (Act) and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) read with General Circular Nos.14/2020 (dated 8th April 2020), 17/2020 (13th April 2020), 20/2020 (dated 5th May 2020), 10/2022 (28th December, 2022), 09/2023 (September 25, 2023) and the latest being, 09/2024 (19th September, 2024) issued by the Ministry of Corporate Affairs (“MCA Circulars”) and Circular No(s) SEBI/HO/CFD/CMD1/CIR/P/2020/79 (12th May 2020), SEBI/HO/CFD/CMD2/CIR/P/2021/11 (15th January, 2021), SEBI/HO/CFD/CMD2/CIR/P/2022/62 (13th May, 2022), Circular No. SEBI/HO/CFD/PoD-2/PIR/2023/4 (5th January, 2023), SEBI/HO/CFD/CFD-PoD-2/PIR/2023/167 (7th October, 2023) and the latest being SEBI/HO/CFD/CFD-PoD-2/PIR/2024/133 (03rd October, 2024) issued by the Securities and Exchange Board of India (“SEBI Circulars”), without the physical presence of the Members at a common venue.

The Notice of the AGM alongwith the Annual Report for the financial year 2024-25 of the Company is being sent only by electronic mode to those members, whose email ids are registered with the Company/RTA/Depository participant(s). Please note that the requirement of sending physical copy of the Notice of the 44th AGM and Annual Report to the Members have been dispensed with vide MCA Circulars and SEBI Circulars. However, pursuant to SEBI circular, the hard copy of full annual report will be sent to those shareholders who request for the same via writing us at cs@spml.co.in.

The aforesaid documents will also be available on the Company's website https://www.spml.co.in/company-annual-reports and on the websites of BSE Limited and National Stock Exchange of India Ltd. at www.bseindia.com and www.nseindia.com respectively and of National Securities Depository Limited (NSDL) website at https://www.evoting.nsdl.com.

The instructions for attending the AGM through VC and detailed manner of electronic voting is being provided in the Notice of AGM. The Company is providing remote e-voting facility (“remote e-voting”) and facility of e-voting system during the AGM (“e-voting”) (collectively referred as “electronic voting”) to eligible members as per applicable provisions on all the business items as set out in the Notice of AGM. The remote e-voting period commences on 21st September, 2025 (09:00 A.M.) and ends on 23rd September, 2025 (05:00 P.M.). The members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of 17th September, 2025 may cast their vote by remote e-voting or by e-voting at the time of AGM. Members who have not cast their votes by remote e-voting will be able to vote at AGM through e-voting. Members participating through VC shall be counted for reckoning the quorum under section 103 of the Act.

Members are requested to update their KYC in their folio(s), register their email addresses, and bank account details for receipt of dividend etc. or may intimate any changes if required. The process of registering/changing the same is mentioned below:

In case,	Register/update the details in prescribed Form ISR-1 and other relevant forms with Company's Share Transfer Agent i.e. Maheshwari Datamatics Pvt Ltd at 23, R.N. Mukherjee Road, Kolkata- 700001 as prescribed pursuant to SEBI Circular No. SEBI/HO/MIRSD/POD-1/PIR/2023/181 dated November 17, 2023. To mitigate unintended challenges on account of freezing of folios, SEBI vide its Circular No. SEBI/HO/MIRSD/POD-1/PIR/2023/181 dated November 17, 2023, has done away with the provision regarding freezing of folios not having PAN, KYC, and Nomination details.
Physical Holding	
In case, Demat Holding	Please contact your DP and register email address and bank account details in your demat account, as per the process advised by your DP

Members, who are holding shares in physical/electronic form and their e-mail addresses are not registered with the Company/their respective Depository Participants, are requested to register their e-mail addresses at the earliest for receiving the investor communications including Annual Report 2024-25 along with AGM Notice, by following the process referred above.

The Company has engaged the services of NSDL as the agency to provide the electronic voting facility and VC facility in case of any queries in connection with e-voting or attending the meeting through VC, members may contact -

For	Name	Email	Address	Contact No.
Electronic voting facility/VC facility	Ms. Pallavi Mhatre	pallavid@nsdl.co.in	Trade World - A Wing, Kamala Mills Compound Lower Parel, Mumbai - 400013	+91 22 24994545 1800-222-990

For SPML Infra Limited
Sd/-
Swati Agarwal
(Company Secretary)

Date: 30.08.2025
Place: Kolkata

KHAZANCHI JEWELLERS LIMITED
(Formerly known as Khazanchi Jewellers Private Limited)
Regd. Office : No.130, NSC Bose Road, Sowcarpet, Chennai - 600079
CIN: L36911TN1996PLC034918 | Website: www.khazanchi.co.in

NOTICE TO SHAREHOLDERS

(1) Notice is hereby given that the 30th Annual General Meeting (AGM) of the Company is scheduled to be held at 01:00 P.M., on Monday, the September 22, 2025 through Video Conferencing / Other Audio Visual Means (VC/OAVM), in compliance with the General Circular No.09/2023 dated 25.09.2023 read with Circular No.20/2020 dated 05.05.2020 issued by Ministry of Corporate Affairs (MCA) and Circular No.SEBI/HO/CFD/CFD-PoD-2/PIR/2023/ 167 dated 07.10.2023 read with Master Circular No.SEBI/HO/CFD/CFD-PoD2/CIR/P/2023/120 dated 11.07.2023 issued by SEBI (hereinafter collectively referred to as “Circulars”) and also applicable provisions of the Companies Act, 2013 and the Rules made thereunder.

(2) In compliance with the above Circulars, electronic copies of the Notice of the AGM and the Annual Report for the year 2024-25 have been sent to all the Members on August 29, 2025 whose e-Mail IDs are registered with the Company / Registrar and Transfer Agent (RTA), M/s Cameo corporate services limited / Depository Participant(s) (DP).

However, members can also download the AGM Notice and Annual Report from the Company's website www.khazanchi.co.in and the website of Stock Exchanges at www.bseindia.com.

(3) The Members whose e-Mail addresses are not registered with the RTA/ DP are required to follow the procedure laid down in the Notice of the AGM, in order to receive the Notice of the AGM and Annual Report.

(4) Pursuant to Section 91 of the Companies Act, 2013 and the Rules made thereunder and Regulation 42 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, the Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, September 16, 2025 to Monday, September 22, 2025 (both days inclusive) for the purpose of Annual General Meeting.

(5) The Members holding shares either in physical form or dematerialized form, as on the cut-off date (i.e.) September 15, 2025, may cast their vote electronically on the businesses as set out in the Notice of the AGM through electronic voting system of Central Depository Services (India) Limited (CDSL) either through remote e-Voting or e-Voting during the AGM.

(6) The Board of Directors have appointed M/s. A K Jain & Associates, Practising Company Secretaries, represented by Mr. Pankaj Mehta as the Scrutinizer for conducting both the remote e-Voting and e-Voting during the AGM in a fair and transparent manner.

(7) The Members are hereby informed that:

(i) The businesses as set out in the Notice of the AGM may be transacted through remote e-Voting or e-Voting during the AGM.

(ii) The remote e-Voting shall commence at 9.00 a.m., on Friday, the September 19, 2025.

(iii) The remote e-Voting shall end at 5.00 p.m., on Sunday, the September 21, 2025.

(iv) The remote e-Voting module will be disabled after 5.00 p.m., on September 21, 2025.

(v) The cut-off date for determining the eligibility to vote either through remote e-Voting or by e-Voting during the AGM is September 15, 2025.

(vi) The Members may note that:

(a) The remote e-Voting module shall be disabled after 5.00 p.m., on September 21, 2025 and once the votes on the resolution is cast by the Member, the Member shall not be allowed to change it subsequently.

(b) The facility for voting will also be available during the AGM and those Members present in the AGM through VC / OAVM facility, who have not cast their vote on the resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through the e-Voting during the AGM.

(c) The Members who have cast their votes by remote e-Voting prior to the AGM may also attend the AGM but shall not be entitled to cast their votes again; and

(d) A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date shall be entitled to avail the facility of remote e-Voting or e-Voting during the AGM.

(vii) The manner of voting remotely for Members holding shares in dematerialized mode, physical mode and for Members who have not registered their e-Mail addresses is provided in the Notice of the AGM which is also available on the website of the Company www.khazanchi.co.in

(viii) For any queries or issues regarding attending AGM and e-Voting from the e-Voting System, you may refer the Frequently Asked Questions (FAQs) and e-Voting manual available at www.evotingindia.com under Help Section or write an e-Mail to helpdesk.evoting@cdsindia.com or contact Mr. Rakesh Delvi (022 - 23058542) of CDSL or call toll free no. 1800 21 09911.

For Khazanchi Jewellers Limited
Sd/-
Sakshi Jain
Company Secretary

Place: Chennai
Date: August 30, 2025