

Coal min: Centre to set up mineral trading exchange

PRESS TRUST OF INDIA
Hyderabad, August 23

UNION COAL AND MINES minister G Kishan Reddy on Saturday said the Centre would set up a mineral trading exchange similar to the London Metal Exchange. In a media interaction, he said the mineral exchange would be established as per the norms of SEBI. "Like the London Metal Exchange, we are going to set up a mineral exchange in India," he said. The proposed mineral exchange is expected to facilitate better price discovery for industries, traders and other stakeholders.

Mineral exchange was made part of recently-passed legislation and the guidelines concerned would be issued soon, he said. Asked if the US tariffs would have any impact on the domestic coal industry, he said it would not be much. He further said the country exports aluminium to America in a small measure.

Reddy said the government had reduced coal imports substantially, saving foreign

BLACK GOLD

■ US tariffs won't have much impact on the domestic coal industry, Reddy said

■ Govt had reduced coal imports, saving foreign exchange to the tune of ₹ 60,000 cr, he adds



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exchange to the tune of ₹60,000 crore.

The steel-makers in the country have boilers built for using good quality imported coal, but the government is requesting private steel companies to calibrate the boilers to use Indian coal, which would reduce dependence on imports, he said.

Observing that the government is making efforts to export coal, he said production of coal and iron ore would be enhanced on a large scale.

PM Narendra Modi has recently directed that iron ore be exported, Reddy said, adding that the government is also making efforts to increase production of aluminium.

HSBC Swiss bank to exit 1k West Asian clients

BLOOMBERG
August 23

HSBC HOLDINGS' Swiss private bank is ending relationships with wealthy Middle Eastern clients, including many with assets exceeding \$100 million, as the bank seeks to lower its exposure to individuals it deems high-risk, according to people familiar with the matter.

More than 1,000 clients from Saudi Arabia, Lebanon, Qatar and Egypt are among those being told they can no longer bank with HSBC's Swiss wealth management business, the people said, asking not to be identified discussing an

ongoing process.

Some clients have already started to be informed and over the next few months will receive closing letters advising them they could consider transferring to other jurisdictions, the people said.

"HSBC announced plans in October last year to reshape the Group to accelerate strategic delivery. As part of this, we are evolving the strategic focus of our Swiss Private Bank," the bank said in an e-mailed statement. The reshuffle is coming at a time of ongoing scrutiny from Swiss banking watchdog Finma, which has found that the lender's private bank failed to carry out adequate due dili-



HSBC's Swiss unit had been part of the bank's effort to build its wealth offerings for West Asia

gence on high-risk accounts owned by politically exposed persons. The exits are expected to largely be completed within six months and HSBC is putting in place a team to help it with

the closures, the people said.

"We are creating a simpler, more dynamic organisation, focused on increasing leadership and market share in the areas where we have a clear competitive advantage," according to HSBC.

The move would come as a further blow for HSBC in a region that's become a magnet for wealth managers. Rival firms have beefed up to cater to high-net worth individuals in West Asia, though HSBC has struggled despite hiring Credit Suisse's top wealth-management executive Aladdin Hangari a few years ago.

Last year, Finma ordered HSBC not to enter into any new

business relationships with so-called politically exposed persons, or individuals with a public role that may make them more susceptible to corruption.

Finma instructed the lender to mandate an external auditor to conduct a review of the relevant business. Clients with over 100 million Swiss francs (\$124 million) in assets are deemed by the bank to be high risk. The risk rating is also impacted by factors including the individual's domicile and nationality.

HSBC's Swiss unit had been part of the bank's effort to build its wealth offerings for West Asia, which had faced setbacks including the departures of high-profile bankers.

IndiGo joins hands with Snowflake's AI Data Cloud

OJASVI GUPTA
New Delhi, August 23

INDIGO AIRLINE HAS adopted Snowflake's AI Data Cloud to create a unified and secure enterprise data hub. The partnership enables IndiGo to have real-time insights enabling informed decision-making.

The platform provides IndiGo with a centralized and singular view of data helping



analyse, optimise, and automate its processes. Using the data, employees would be able to respond proactively to operational needs around the clock.

"Adoption of the Snowflake platform - a key step in our digitalisation journey, is helping us power our AI initiatives, drive innovation, collaborate efficiently with our partners, enhance employee and customer experience, and, as a result, further strengthened our competitive advantage in the market," said Neetan Chopra, chief digital and information officer at IndiGo.

V B INDUSTRIES LIMITED
CIN: L51909WB1982PLC035222
Registered Office: P-27, Princep Street, 3rd Floor, Kolkata - 700 072, Tel : +91 33 2242 7270.
Email : vbindustries1@gmail.com; Website: www.vbindustriestd.com

NOTICE OF 38TH ANNUAL GENERAL MEETING (AGM)
Notice is hereby given that the 38th Annual General Meeting (AGM) of the Members of the Company will be held on Friday, the 17th day of September, 2025 at 11.00 A.M. through Video Conferencing (VC) or other Audio Visual Means (OAVM) in compliance with all the applicable provisions of companies act, 2013 (Act) and rules made thereunder and SEBI (LODR) Regulations, 2015 read with General circular dated April 8th 2020, April 13th 2020, May 5, 2020, September 20, 2020, December 31, 2020, January 31, 2020, December 08, 2021, December 14, 2021, 02/2022 dated May 05, 2022, 19/2022 dated December 28, 2022 09/2023 dated September 25, 2023 and latest being 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs (MCA). Collectively referred as MCA circulars and SEBI Circulars dated May 12, 2020, January 15, 2021, May 13, 2022 and January 05, 2023 (SEBI Circulars) to transact the business set out in the Notice of AGM. Members attending the AGM Through VC/OAVM shall be reckoned for the purpose of Quorum u/s 103 of the Act. In compliance of the above Circulars, the Notice of AGM and the Financial statements to the FY 2024-2025 along with Board's Report, Auditor's Report, and other documents required to be attached thereto (Collectively referred as "Annual Report") has been sent only by e-mail to all the members of the company whose e-mail address are registered with the Company/ Registrar & shares transfer agent (RTA) or Depository participant (DP). The electronic dispatch of notice along with other documents Have been completed on Friday, August 22, 2025. The Report has also been made available on the Company website link <http://www.vbindustriestd.com/AnnualReport.aspx> as well as on the BSE website www.bseindia.com.
In compliance with the provision of section 108 of the act read with rule 20 of Companies (Management & Administration) rules, 2014 as amended from time to time & Regulation 44 of the SEBI (LODR) Regulations 2015 & Secretarial standards on General meeting (SS-2), the Company is pleased to provide remote e-voting facility (Remote E-voting) to all the members to cast their votes on all resolutions set out in the Notice of the AGM. Additionally, the company is providing facility for e-voting during AGM (e-voting) to all the members who have not casted their votes through remote e-voting. The Procedure/Instructions in respect of have been provided in the Notice of the AGM.
The members of the company holding shares either in physical form or in dematerialized form, as on cut-off date i.e. September 10, 2025 shall be eligible to cast their votes by remote e-voting or attend the meeting through VC/OAVM and cast votes at AGM. The voting rights shall be in proportion to their shares of the Paid-up Equity Share Capital as on the cut-off date. The remote e-voting period will be commenced on Sunday, 14 September 2025 at 9.00 AM and ends on Tuesday, 16 September 2025 at 5.00 PM.
Any person who becomes a member of the company after dispatch of notice AGM & holding shares as on cut-off/record date i.e. September 10, 2025 may obtain the login id & password by sending a request at vbindustries1@gmail.com or support at purvashare.com. However if the person is registered with NSDL/CDSL for remote e-voting then existing user credentials can be used for casting votes.
Members are requested to carefully read all the Notes which are set out in the Notice of the AGM and instructions for joining the AGM, manner of casting votes through remote e-voting during AGM.

For V B INDUSTRIES LIMITED
Sd/-
Kanchan Jhawar
Company Secretary

Place: Kolkata
Date: August 22, 2025

THE GANGES MANUFACTURING COMPANY LIMITED
CIN: L51909WB1916PCLC002713
Regd. Office :33A Jawaharlal Nehru Road, 6th Floor, Flat No. A-1
Chatterjee International Centre, Kolkata-700071
Telephone: +91 33 4012 3123 Fax No: +91 33 2288 7591
Email: gmcltd@gmail.com Website: www.thegmcl.com

NOTICE TO SHAREHOLDERS
Notice is hereby given that the One Hundred and Nineth Annual General Meeting (AGM) of The Ganges Manufacturing Company Limited will be held on Tuesday, 16th September 2025 at 11:00 A.M. through Video Conferencing (VC) or Other Audio-Visual Means (OAVM) to transact the business as set out in the Notice dated 14th August 2025 convening the AGM. The said Notice together with Annual Report for the year ended 31st March 2025 has been sent to the members through electronic mode on 22nd August 2025.
Notice is also hereby given that the Register of Members and the Share Transfer Register of the Company will remain closed from Wednesday, 10th September 2025 to Tuesday, 16th September 2025 (both days inclusive) for the purpose of AGM.
Notice is also hereby given that the business as set out in the Notice dated 14th August 2025 shall be transacted through voting by electronic means. The remote e-voting shall commence on Saturday, 13th September 2025 at 09:00 a.m. and end on Monday, 15th September 2025 at 05:00 p.m. The remote e-voting shall not be allowed beyond the said date and time. Members holding shares either in physical or dematerialized form at the close of business hours, as on cut-off date i.e. Tuesday, 9th September 2025 shall only be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Any person, who becomes member of the Company after dispatch of the Notice of the AGM and holding shares as on the cut-off date, are requested to send the written email communication to the Company at gmcltd@gmail.com by mentioning their Folio No./DP ID and Client ID to obtain the Login-ID and Password for e-voting.
Those members, who attend the AGM through VC/OAVM and had not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible for e-voting during the AGM. The members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM through VC/OAVM but shall not be entitled to cast their vote again. The detailed procedure and instruction for remote e-voting and e-voting during the AGM is given in the Notice of the AGM.
Attention of the members is also drawn towards the Notice to shareholders published on 14th August 2025 and available on the Company's website www.thegmcl.com and on the Calcutta Stock Exchange website www.cse-india.com.
Notice convening the AGM is displayed at www.thegmcl.com and www.evotingindia.com. In case of queries/grievances, relating to remote e-voting, the members may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com under help section or write an email to helpdesk.evoting@cdslindia.com or call Mr. Rakesh Dalvi on 022-23058738 or 022-23058543/42.
For The Ganges Manufacturing Company Limited
Place: Kolkata Sd/-
Date: 23.08.2025 Company Secretary

SBI STRESSED ASSETS MANAGEMENT BRANCH II, KOLKATA
'Jeevandeep Building', 10th Floor, 1, Middleton Street, Kolkata - 700071
E-mail: sbi.18192@sbi.co.in

E-AUCTION NOTICE
Authorised Officer's Details : Name: Suresh Chandra Panda, e-mail ID : sbi.18192@sbi.co.in, Mobile: 9810562803
Appendix - IV-A [See Proviso to Rule 8(6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.
DATE & TIME OF E-AUCTION : DATE : 10.09.2025
TIME : 12.00 NOON TO 4.00 P.M. WITH UNLIMITED EXTENSIONS OF 10 MINUTES.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 10.09.2025 for recovery of Rs. 58,55,81,274.00 as on demand notice dated 27.03.2023 with further interest, cost, charges etc due to the secured creditor from M/S POOJA TILES AND SANITARY PVT. LTD. (Borrower) and Manoj Kumar Goyal, Pooja Goyal (Guarantors).

Sl. No.	Short description of the immovable properties with known encumbrances, if any	Details of E-auction
1.	All that piece and parcel of Residential Flat No 1A, situated on the First Floor of R. R. Residency, K. C. Road, Chatterjee, Guwahati, 781001, (Urban), Admeasuring Total Area : 1676.93 sq. ft., along with Parking Space of 3 (Three) Cars on the Ground Floor together with proportionate, undivided and inseparable share of 1/10th in the schedule land equivalent to 4.1 Lechas over the land measuring 2 (Two) Kathas 01 (One) Lecha covered by Dag No. 1052 of K.P.Patta No. 558 of Sahar Guwahati, Part-II, Mouza - Guwahati in the district of Kamrup (Metro), Assam, Sale Deed No 926/2011 in the name of Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 1,38,00,000/- 2. EMD : Rs. 13,80,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
2.	All that piece and parcel of a Commercial Space/ unit being Unit No. 1C, 1st Floor, Balajee Point, Athgaon, Guwahati, 781001, (Urban), having super Built Up Area measuring 775 sq.ft along with One Car Parking Space together with undivided proportionate area in land measuring 0.27 ares over the land measuring 2 (Two) Kathas 10 (Ten) Lechas covered by Dag No.555 of K.P. Patta No. 145 of Village- Sahar Guwahati, Part-I, Athgaon, under Mouza - Guwahati in the district of Kamrup (Metro), Assam, Sale Deed No. 645/ 2014 in the name of Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 1,05,00,000/- 2. EMD : Rs. 10,50,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
3.	All that piece and parcel of Residential Flat No. 1 D2 and 1F situated on the 1st Floor of The Kohinoor Residency, Bhagaduttapur, Kahilpara, Guwahati, 781019, (Urban), Admeasuring Total Area : 1586.65 sq.ft (carpet area) along with proportionate area of land measuring 4.5 Lechas mote or less over the land measuring 17.26 ARE equivalent to 1 Bigha 1 katha 9 Lechas covered by Dag No 475, (Old), 2590 (New) of K.P Patta no 7110 (Old), 139 (New) of Village Udabakra, Mauza - Beltola in the district of Kamrup (Metro), Assam, Sale Deed No 502/2010 in the name of Sri Manoj Kumar Goyal	1. Reserve Price: Rs. 99,00,000/- 2. EMD : Rs. 9,90,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
4.	All that piece and parcel of Residential Flat No. F (duplex), Green Valley Apartments, Block 7, Bhanunagar , Upper, Siliguri, 734001, (Urban), Admeasuring about 1521 Sq Ft. (Super Built up area) in the First Floor and 814 Sq Ft. (Super Built-up area) in the Ground Floor. Total Area : 2335 sq. ft. (SBU) along with a Car parking space in the ground Floor with a undivided proportionate area of land measuring more or less 289 Kathas 2 (Two) Chattaks, forming part of Plot no. 254, recorded in Khatian No. 176/s, situated within Mouza- Dabgram, J.L. No. 2, Sheet no. 17, Pargana - Baikantapur, P.S: Bhaktinagar, within Ward No 43 of Siliguri Municipal Corporation, district: Jalpaiguri, West Bengal, Sale Deed No 4390/ 2008 in the name of Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 1,28,00,000/- 2. EMD : Rs. 12,80,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
5.	All that piece and parcel of Residential Flat No. A-401, 4th Floor, G.K Enclave, Kahilpara, Guwahati, 781016, (Urban), Admeasuring Total Area : 2400 sq. ft. along with Parking Space at Ground Floor for 2 (Two) Cars on proportionate area of land measuring 1015.53 sq ft more or less over the land measuring 1 Bigha, 3 Kathas 6.5 Lechas covered by Dag No. 22.28, 29 and 9 of K.P Patta no. 782 and 229 situated at revenue village, kahilpara under Mouza- Beltola in the district of Kamrup (Metro), Assam, Sale Deed No 7582/2011 in the name of Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 1,35,00,000/- 2. EMD : Rs. 13,50,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
6.	All that piece and parcel of Residential Flat No. 103, 1st Floor, Core Residency, Panjabari, Guwahati, 781037, (Urban), Admeasuring Total Area : 1595 sq. ft. along with One Car Parking Space together with proportionate share of land measuring 0.54 Ares over the land measuring 26.71 Ares covered by Dag no. 497 (Old)/ 2248 (New), of K.P Patta No. 117 (Old)/ 1524 (New) of village- Dwarandah, under Mouza - Beltola, Guwahati, in the district of Kamrup (Metro), Assam, Sale Deed No 7822/2013 in the name of Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 84,00,000/- 2. EMD : Rs. 8,40,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
7.	All that piece and parcel of a Commercial Space/ unit being Unit No. 1D, 1st Floor, Balajee Point, Athgaon, Guwahati, 781001, (Urban), having Super Built- Up Area : 741 sq.ft along with 1 (One) Car Parking Space and undivided proportionate area in land measuring 0.27 Ares over the land measuring 2 (Two) Kathas 10 (Ten) Lechas covered by Dag No. 555 of K.P. Patta No. 145 of Village- Sahar Guwahati, Part-I, Athgaon, under Mouza - Guwahati, in the district of Kamrup (Metro), Assam, Sale Deed No 644/ 2014 in the name of Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 1,00,00,000/- 2. EMD : Rs. 10,00,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Symbolic Possession
8.	All that piece and parcel of Residential Flat No. 6A, 6th Floor, Jagdamba Apartment, Ulubari, ASEB Road, Guwahati-781007 (urban) Admeasuring total area :1716 sq ft (super built up area) including One Car Parking Space as are earmarked by No. 6A, respectively in the ground floor along with the undivided proportionate share of land measuring 3.9 lessa out of total land of 1 bigha, 1 katha 1 Lecha (16.24 ARE) of Dag No. 278 and 279 (Old), 1318 and 1319 (New) of KP Patta no.477 (Old) 261 (New) of Village - Sahar Ulubari part II under Mouza - Ulubari, Guwahati in the District of Kamrup , Assam, Sale Deed No 15343/ 2015 belonging to Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 99,00,000/- 2. EMD : Rs. 9,90,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
9.	All that piece and parcel of Residential Flat No. 6C, 6th Floor, Jagdamba Apartment, ASEB Road, Guwahati-781007 (urban) Admeasuring total area:1860 sq ft (super built up area) including One Car Parking Space in the Ground Floor along with undivided proportionate share of land measuring 3.9 lessa out of total land measuring 1 bigha, 1 katha 1 Lecha (16.24 ARE) of Dag No.278 and 279 (Old), 1318 and 1319 (New) of KP Patta no. 477 (Old) 261 (New) of Village - Sahar Ulubari part II under Mouza - Ulubari, Dist - Kamrup , Assam, Sale Deed No. 8501/ 2015 belonging to Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 1,07,00,000/- 2. EMD : Rs. 10,70,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
10.	All that piece and parcel of Residential Flat No. B- 3S, 3rd Floor, Block B, Lake View apartments, Dharapur, Guwahati, 781133, (Semi Urban), Admeasuring Total Area: 1386 sq. ft (super built up area) along with a Car Parking Space provided in the Ground Floor of Block D together with undivided proportionate share of land out of total land measuring 2 Bighas, 2 Kathas and 1 Lecha covered under Dag No. 839 of K.P Patta no 188 under Vill - Dharapur, Mouza - Ramcharani in the district of Kamrup (Metro), Assam, Sale Deed No 7545/ 2011 in the name of Sri Manoj Kumar Goyal	1. Reserve Price: Rs. 80,00,000/- 2. EMD : Rs. 8,00,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
11.	All that piece and parcel of Residential Flat No. B 3N, Block B, 3rd Floor, Lake View apartments, Dharapur, Guwahati, 781133, (Semi Urban), Admeasuring Total Area: 1386 sq. ft (super built up area) along with a Car Parking Space provided in the Ground Floor of Block D together with undivided proportionate share of land over the land measuring 2 Bighas, 2 Kathas and 1 Lecha covered under Dag No. 839 of K.P Patta no 188 under Vill - Dharapur, Mouza - Ramcharani in the district of Kamrup (Metro), Assam, Sale Deed No 7547/2011 in the name of Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 59,00,000/- 2. EMD : Rs. 5,90,000/- 3. Increment amount: Rs. 50,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession
12.	All that piece and parcel of Residential Flat No. B- 3S, 3rd Floor, Block B, Lake View apartments, Dharapur, Guwahati, 781133, (Semi Urban), Admeasuring Total Area : 1386 sq. ft.along with One Car parking Space provided in the Ground Floor of Block D together with undivided proportionate share of land over the land measuring 2 Bighas, 2 Kathas and 1 Lecha covered under Dag No. 839 of K.P Patta no 188 under Vill - Dharapur, Mouza - Ramcharani in the district of Kamrup (Metro), Assam, Sale Deed No 7547/2011 in the name of Sri Manoj Kumar Goyal.	1. Reserve Price: Rs. 59,00,000/- 2. EMD : Rs. 5,90,000/- 3. Increment amount: Rs. 50,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. Possession Type: Physical Possession

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website www.sbi.co.in and e-auction visit: <https://baanknet.com/eauction-psb/x-login>.

DATE : 24.08.2025
PLACE : KOLKATA

In case of any dispute the English version shall prevail

AUTHORISED OFFICER
STATE BANK OF INDIA

Aavas
KAPNE APKKE SAATH HAMARA
AAVAS FINANCIERS LIMITED
CIN: L65922RJ2011PLC034297

Registered and Corporate Office: 201-202, 2nd Floor, Southend Square, Mansarovar Industrial Area, Jaipur 302020, Rajasthan, India
Tel: +91 141-4659221 | E-mail: investorrelations@aavas.in | Website: www.aavas.in

NOTICE OF THE 15TH ANNUAL GENERAL MEETING ("AGM") AND E-VOTING INFORMATION
NOTICE is hereby given that the 15th Annual General Meeting ("AGM") of the Members of Aavas Financiers Limited ("the Company") will be held on Tuesday, September 16, 2025 at 03:30 P.M. Indian Standard Time ("IST") through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"). The Company has sent the notice of the AGM along with the Annual Report for the Financial Year 2024-25 on Saturday, August 23, 2025 by electronic mode to those Members whose e-mail addresses are registered with the Company/RTA/Depository Participant(s) and a letter containing the weblink of the Annual Report for the Financial Year 2024-25 is being dispatched at the registered address of the Members whose e-mail addresses are not registered with the Company/ RTA/Depository Participant(s) and who are holding shares as on the cut-off date fixed by the Company i.e. Wednesday, August 20 2025 in accordance with Ministry of Corporate Affairs Circulars ("MCA Circulars") and Securities and Exchange Board of India Circulars ("SEBI Circulars").
In compliance with Section 108 of the Companies Act, 2013 ("Act") read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("SEBI LODR Regulations"), MCA Circulars, SEBI Circulars and Secretarial Standards on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India, the Company is providing the facility to Members to exercise their votes on all the resolutions set forth in the Notice of AGM using remote e-voting and e-voting facility during the AGM ("Collectively referred as e-voting") provided by National Securities Depository Limited ("NSDL"). The voting rights of Members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company as on Tuesday, September 09, 2025 ("cut-off date").
The remote e-voting period will commence on Thursday, September 11, 2025 at 09:00 A.M. (IST) and will end on Monday, September 15, 2025 at 5:00 P. M. (IST). The e-voting module shall be disabled by NSDL thereafter and shall not be allowed beyond the said date and time. The Members who have cast their vote by remote e-voting may attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes on such resolutions again. The Members who have not cast their vote through remote e-voting may attend / participate in the AGM through VC/OAVM and can vote during the AGM.
Any person, who acquires shares of the Company and becomes a Member of the Company after sending Notice and holding shares as on the cut-off date i.e. on Tuesday, September 09, 2025 may obtain the User ID and password by sending a request at evoting@nsdl.com. However, if a Member is already registered with NSDL for remote e-voting then he/she can use his/her existing user ID and password for casting their vote.
The Board of Directors has appointed Mr. Rupesh Agarwal (Membership No. A16302, COP No. 5673), failing him, Mr. Shashikant Tiwari (Membership No. F11919, COP No. 13050), failing him, Mr. Lakhan Gupta (Membership No. F12682, COP No. 26704) Practicing Company Secretaries and Partners of M/s Chandrasekaran Associates, as the Scrutinizer for conducting the voting process in a fair & transparent manner.
In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or send a request at evoting@nsdl.com or contact to Ms. Prajakta Pawle, Executive or Ms. Pallavi Mhatre, Sr. Manager, National Securities Depository Ltd., 301, 3rd Floor, Naman Chambers, G Block, Plot No. C-32, Bandra Kurla Complex, Bandra East, Mumbai- 400051, at the designated e-mail ID evoting@nsdl.com or at telephone nos. : +91-22-4886 7000 who will also address the grievances connected with the voting by electronic means. Members may also write to the Company Secretary and Compliance Officer at the Company's e-mail ID investorrelations@aavas.in.
The Notice of the AGM, Annual Report and other relevant details of AGM are available on the website of Company at <https://www.aavas.in/investor-relations/annual-reports>, NSDL at www.evoting.nsdl.com, BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.
The detailed procedure for attending the 15th AGM through VC/OAVM Facility, e-voting at AGM and process to register e-mail addresses is given in the Notice of the 15th AGM. Members are requested to carefully read all the matters set out in the Notice of AGM and in particular, instructions for joining the AGM, manner of casting vote through remote e-voting or voting during the AGM.

For Aavas Financiers Limited
Sd/-
Saurabh Sharma
Company Secretary and Compliance Officer
ACS- 60350

Place: Jaipur
Date: August 23, 2025

SBI STRESSED ASSETS MANAGEMENT BRANCH II, KOLKATA
'Jeevandeep Building', 10th Floor, 1, Middleton Street, Kolkata - 700071
E-mail: sbi.18192@sbi.co.in

E-AUCTION NOTICE
Authorised Officer's Details : Name: Suresh Chandra Panda, e-mail ID : sbi.18192@sbi.co.in, Mobile: 9810562803
Appendix - IV-A [See Proviso to Rule 8(6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.
DATE & TIME OF E-AUCTION : DATE : 10.09.2025
TIME : 12.00 NOON TO 4.00 P.M. WITH UNLIMITED EXTENSIONS OF 10 MINUTES.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" on 10.09.2025 for recovery of Rs. 58,55,81,274.00 as on demand notice dated 27.03.2023 with further interest, cost, charges etc due to the secured creditor from M/S POOJA TILES AND SANITARY PVT. LTD. (Borrower) and Manoj Kumar Goyal, Pooja Goyal (Guarantors).

Sl. No.	Short description of the immovable properties with known encumbrances, if any	Details of E-auction
1.	Part I : All that piece and parcel of Plot covered by Dag No. 808 (2 katha 5 Lechas), 809 (2 katha 8 Lechas) both of KP Patta No. 67, situated at Brahmputra Industrial Park, Gauripur of Revenue Village- Sila, Mouza - Sila Senduri Ghopa, in the district of Kamrup (Rural), Guwahati, 781031, Assam, admeasuring Total Area : 4 Kathas 13 Lechas. Sale Deed No. 1449/ 2014 belonging to Sri Manoj Kumar Goyal Part II : All that piece and parcel of a Commercial Plot covered by Dag No. 815, KP Patta No. 98, situated at Brahmputra Industrial Park, Gauripur of Revenue Village- Sila, Mouza - Sila Senduri Ghopa, Dist Kamrup(Rural), Guwahati, 781031, Assam, admeasuring	