

Archean Chemical Industries Limited

May 05, 2025

National Stock Exchange of India Limited Exchange Plaza Bandra-Kurla Complex, Bandra (E) Mumbai-400051 Symbol-ACI BSE Limited Listing Operations Phiroze Jeejeebhoy Towers Dalal Street Mumbai-400001 Scrip Code- 543657

Dear Sir/Madam,

Subject: Newspaper Publication of Financial Results of the Company Ref: Outcome of Board Meeting intimation dated May 02, 2025

Pursuant to regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, We are enclosing herewith copy of newspaper publication of Financial Results of the Company for the quarter and year ended March 31, 2025, published in Business Standard (English) and Makkal Kural (Tamil edition).

The above information shall be made available on the website of the Company at www.archeanchemicals.com.

Kindly take the same on record.

Thanking you

Yours faithfully
For Archean Chemical Industries Limited

Vijayaraghavan N E Company Secretary and Compliance Officer

Encl: as above

Competition, expansion may weigh on Eternal

However, stock bounces back 8.8 per cent to hit a high of ₹239.5 per share

New Delhi, 2 May

ood delivery and quick commerce (qcom) company Eternal, formerly known as Zomato, staged a sharp intraday recovery in its share price on Friday. From a low of ₹220.1 per share, Eternal stock price bounced back 8.8 per cent to hit a high of ₹239.5. The stock finally ended the day at ₹234, with gains of 0.8 per cent.

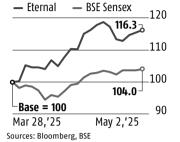
Shares of Eternal recouped trading losses after most analysts maintained their "buy" rating on the stock as the Deepinder Goyal-led company reported its financial results for the fourth (January-March) 2024-25 (Q4FY25).

Though they believe Eternal's profitability could stay under pressure in the near term as the company is focused on capturing better market share, especially in the face of heightened competition, and prioritising growth over earnings, the worst could be behind the company after the April-June quarter of the current financial year (Q1FY26). This, they said, puts the company on a long-term growth runway.

Analysts at JM Financial suggest that investors use any dip in the stock, due to the management's cautious tone amid rise in competitive pressures over the near term. to build sizeable position in Eternal. It expects Blinkit to materially slow down expansion of warehousing capacity and dark stores from O2FY26 onwards, which should lead to meaningful operating leverage benefit and likely peaking-out of its losses in Q1FY26. Further upside to margins can come as and when the business starts to move to an inventory-led model, it added. The brokerage has a "Buy" rating with a target price of ₹280.

However, analysts at Motilal Oswal Financial Services have cut their earnings estimates for cent Y-o-Y while the food delivery FY26/27 by about 52 per cent/27 per business' GOV climbed 16 per cent improvement in ad revenues.





cent, driven by uncertainty arising from intense competition in the gcom business and the accelerated expansion of the dark store network. The brokerage expects adjusted Ebitda (earnings before interest, taxes, depreciation and amortisation) to likely remain under pressure through FY26 as the company defends its market share and expands in the space. It has pushed back its profitability assumptions further, expecting Blinkit to just break even only in FY27. The brokerage has a "buy" rating, with a target price of ₹260. During O4FY25, Eternal repo-

rted an 8 per cent quarter-onquarter (Q-o-Q) and 63.8 per cent year-on-year (Y-o-Y) rise in revenue at ₹5,833 crore. Segment-wise, Blinkit's gross order value (GOV) increased 20 per cent O-o-O/134 per Y-o-Y/down 1.4 per cent Q-o-Q. Hyperpure revenue grew 10.1 per cent Q-o-Q/93.5 per cent Y-o-Y to ₹1,840 crore, and going-out GOV/ revenue grew 104 per cent/146 per cent Y-o-Y on a reported basis.

On the margin front, food delivery segment's contribution rose to 8.6 per cent from 8.5 per cent in O3FY25, whereas adjusted Ebitda margin as percentage of GOV improved 10 basis points (bps) Q-oto 4.4 per cent.

Further, while Blinkit's contribution margin improved 10 bps Q-o-Q to 3.1 per cent in Q4FY25, its adjusted Ebitda margin (as percentage of GOV) fell 60 bps Q-o-Q to -1.9 per cent, hit by higher marketing investments aimed at accelerating new customer acquisition.

Overall, consolidated adjusted Ebitda fell 42.1 per cent Q-o-Q and 14.9 per cent Y-o-Y to ₹170 crore, adiusted Ebitda margin (as a percentage of adjusted revenue) contracted to 2.7 per cent (down 229 bps Q-o-Q/234 bps Y-o-Y), and net profit fell 77.71 per cent Y-o-Y to ₹39 crore.

Nuvama Institutional Equities said Blinkit's lower-than-expected losses came in despite an accelerated pace of dark store additions in Q4FY25. The segment's contribution margin also improved, even with dilution from newly opened dark stores. With the store expansion cycle likely peaking, the brokerage expects adjusted Ebitda losses to decline from the next quarter. The brokerage has a "Buy" ting, with a target price of ₹290.

ICICI Securities indicated that Eternal posted better-than-expected adjusted Ebitda profitability in Q4FY25 on the back of contained qcom losses despite adding 294 dark stores and 1 million square feet (msf) of warehousing space. Moreover, this was possible in a quarter, with a seasonally lower average order value (down 5.9 per cent Q-o-Q), due to better mix, limiting expansion to new cities, and sustained



OCCUPANCY CERTIFICATE

Homebuyers should reject possession without OC, seek legal recourse

The National Consumer Disputes Redressal Commission (NCDRC) has held Faridabadbased Hamilton Heights liable for deficiency in service and unfair trade practice for handing over possession of a flat without securing the occupancy certificate (OC). The case underscores the need for buyers to ensure the builder has obtained the OC.

What is an OC?

An OC issued by the planning authority, confirms that a build ing complies with approved plans. In Gurugram, for instance, it is issued by the Department of Town and Country Planning (DTCP) or the Municipal Corporation of Gurugram.

"For homebuyers, it serves as proof that the property is legally habitable," says Pradeep Mishra, chairman and managing director, ORAM Developments.

Taking possession without an OC can lead to legal complications, denial of utilities such as water and electricity, hurdles in availing home loans or reselling the property, and even eviction. Under the Real Estate (Regulation and Development) Act, 2016 (RERA), it is illegal for builders to deliver possession without an OC.

"A builder must obtain the OC upon completing construction and before handing over possession," says Viren Mehta, director, ElitePro Infra, a Gurugram-based real estate and investment consultant.

To apply for an OC, builders must first obtain a completion certificate. A registered architect's certificate is required.

"For high-rise buildings, clearance from the director of fire services is a precondition for issuance of an OC," says G. Madhusudhana, partner, IndusLaw. The required infrastructure - such as water, sewage, and electricity systems must be in place. Authorities inspect the site to ensure compliance before issuing the OC.

Why builders delay obtaining OC

Builders often delay or avoid obtaining an OC. "This could be due to non-compliance with regulations, such as deviations from approved plans or the constructed area exceeding permissible limits,' Madhusudhana.

Financial issues may also play a role. "Builders may have unpaid external and internal development charges, penalties, or may have to incur costs linked to rectifying deviations from the plan," says Mishra. Ongoing litigation can be another reason.

Pressure tactics used

Builders often put pressure on buyers to take possession without an OC. "They might impose maintenance or holding charges, offer discounts for early possession, or threaten forfeiture of allotment," says Mishra.

Buvers are sometimes misled into believing that the OC is a mere formality or is delayed due to minor procedural issues.

Refuse possession

Buvers should formally decline possession offered without an OC.

"Refuse the offer formally in writing. The buyer can also terminate the agreement of sale, seek a refund of the advance amount with interest. and claim compensation," says Madhusudhana.

Mishra adds that a legal notice may be sent, and the matter taken up with the state RERA authority.

Remedies for those

Buyers who have already taken forum authorities another option.

In cases of collective grievance, joint legal action is more

OBTAIN THESE DOCUMENTS ■ Insist on OC, fire NOC, lift safety

- certificate, water/sewage NOC, completion certificate, and environmental clearance certificate
- Check for pending property taxes/dues
- Verify RERA compliance online ■ Collect title deed, approved

layout/floor plans, Khata, and tax-paid receipts

- Ensure builder hands over all original title papers
- Owners' association should also get from builder maintenance contract documents for lifts, DG sets, and other equipment

in possession

possession can still act. "They can file a complaint with the consumer citing deficiency in service," says Mehta. Courts may order the builder to secure the OC or pay compensation. Approaching the municipal

EPFO makes pension claims smoother: 5 updates you should know

The Employees' Provident Fund Organisation (EPFO) has introduced updates designed to make pension withdrawals easier and quicker. The main changes include:

• Removal of bank-document uploads and employer approval for seeding bank accounts with Universal Account

• Self-declared advances under Para 68B (7) for home improvements • Facial-authentication UAN

Number (UAN)

activation via the Umang app

• Simplified transfer claims with a revamped Form 13 The updates that cut paperwork

and strengthen digital pro-

cesses aim to shorten turnaround times and reduce claim rejections. Paperwork cut

The circular did away with

uploading cheque-leaf or attested passbook images and it removed employer sign-off for bank-account seeding. Members can now link their

EPF portal. This change will slash claim rejections due to poor-quality uploads and give members a smoother, faster experience.

bank details directly on the

Other notable updates in 2025

- Form 13 revamp
- Dearness relief revision
- Centralised pension payment

Readfull report here: mybs.in/2emMkuc

COMPILED BY AMIT KUMAR

KOLHAPUR MUNICIPAL CORPORATION, KOLHAPUR PUBLIC WORKS DEPARTMENT Tender Notice No. 13

Online tenders through E-Tendering system are invited from contractors for A Ward Deokar Panand Chowk Nikam Park to Yashwant Lawn to Jotirling Ceramics Road to be asphalted using paver method. The detailed tender notice can be downloaded from he e-tendering website www.mahaterders.gov.in. Date of tender submission from 06/05/2025 09.30 AM to 13/05/2025 at 3.30 PM. Pre-bid meeting will be held on date- 08/05/2025 At 11.30 am. Tender Opening Date 15/05/2025 at 4.00 pm. Date 02/05/2025.

NARKISAN FINANCE LIMITED

CIN: U65191TN1997PLC037525

its registered office at 3rd Floor.

Dated: 03.05.2025

An unlisted public company incorporated

under the Companies Act, 1956 having

City Engineer Kolhapur Municipal Corporation

BEFORE THE NATIONAL COMPANY LAW TRIBUNAL

BENCH AT CHENNAI

COMPANY PETITION NO. C.P.CAA/15 (CHE) 2025

CONNECTED WITH COMPANY

APPLICATION NO.CA(CAA)/65(CHE)/2024

In the matter of Companies Act, 2013; AND In the matter of Petition under

sections 230-232 read with other applicable provisions of Companies Act. 2013:

AND In the matter of Scheme of Amalgamation of NABSAMRUDDHI FINANCE

LIMITED (the "Transferor Company") with NABKISAN FINANCE LIMITED

(the "Transferee Company") and their respective shareholders and creditors.



NOTICE INVITING TENDER for Selection of vendor for providin end to end centralized TDS ement solution - Through GeN Portal. Tender No. GEM/2025 B/6192798 dated 02.05.2025. Fo etails, please visit Bank website

Place: MUMBAI

/ Amalgamated Company

To book your copy, SMS reachbs to 57575 or email us at order@bsmail.in

Business Standard

ELPRO INTERNATIONAL LIMITED

CIN: L51505MH1962PLC012425 ered Office: 17, Nirmal, Nariman Point, Mumba Tel.: +91 22 4029 9000; Fax: +91 22 2202 7995 Email: ir@elpro.co.in; Website: www.elpro.co.in

PUBLIC NOTICE FOR PROPOSED VOLUNTARY DELISTING OF EQUITY SHARES FROM THE CALCUTTA STOCK EXCHANGE LIMITED

Notice is hereby given that pursuant to Regulation 5 and 6 of the Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021 ("SEBI Delisting Regulations"), the Board of Directors of Elpro International Limited ("Company") at its meeting held on February 14, 2025, approved inter alia, a proposal for voluntary delisting of equity shares of the Company from The Calcutta Stock Exchange Limited ("CSE") only Presently, the equity shares of the Company are listed on both stock exchanges i.e., the BSE Limited and the CSE. Since there has been no trading in the equity shares of the Company at the CSE for the last many years and the Company also incurs extra operational costs of being listed on the CSE, it is proposed to delist the equity shares of the Company rom the CSE only. The delisting from CSE will not be prejudicial to or affect the interest of the company. The company is in the process of making necessary.

application of voluntary delisting of its equity shares from CSE. In terms of Regulation 6 of SEBI Delisting Regulations the Company has proposed the delisting of its equity shares from the CSE only without giving any exit opportunity to the equity shareholders of the Company, as the equity shares of the Company will remain to be listed on the BSE Limited, having nationwide trading terminal. Subsequently, all the shareholders of the Company shall continue to avail the benefits of listing and trading at the BSE Limited.

For Elpro International Limited

PUBLIC NOTICE

This is to notify that the Ministry of Health and Family Welfare, vide its notification S.O. 1717(E) dated April 15, 2025, has restricted the use of fixed dose combination of Chlorpheniramine Maleate + Phenylephrine Hydrochloride in children below 4 years of age and mandated inclusion of the warning that the above fixed dose combination shall not be used in children below four years of age on the label, package insert or the promotional literature of concerned drugs with the above fixed dose combination. Pursuant to the order dated April 29, 2025, passed by the Hon'ble High Court of Delhi in Writ Petition No. 5530 of 2025, we hereby advise all concerned stakeholders that the drugs manufactured by us comprising the above fixed dose combination should not, in any circumstance, be prescribed or sold for use in children below 4 years of age.

We have instructed the manufacturing locations to print the said warning on the product label of the concerned products which are manufactured after April 15, 2025. However, our stocks already manufactured up to April 15, 2025 do not bear the aforesaid warning

AS SUCH, PLEASE NOTE THAT FIXED DOSE COMBINATION OF CHLORPHENIRAMINE MALEATE + PHENYLEPHRINE HYDROCHLORIDE SHOULD NOT, IN ANY CIRCUMSTANCE, BE PRESCRIBED FOR ADMINISTRATION TO CHILDREN BELOW FOUR YEARS OF AGE.

Date: 03/05/2025 Place: Mumbai

Issued in public interest by

Centaur Pharmaceuticals Private Limited

NABARD Regional Office Building, No. 48. Mahatma Gandhi Road, Nungambakkam, Petitioner / Transferee Chennai - 600 034 Tamil Nadu

A petition under Section 230-232 of the Companies Act, 2013, (the "Petition"), seeking an order for sanctioning the Scheme of Amalgamation of NABSAMRUDDHI Finance Limited (the "Transferor Company") with NABKISAN Finance Limited (the "Petitioner Company" or the "Transferee Company or the Amalgamated Company"), and their respective shareholders and creditors (the "Scheme") was presented by the Petitioner/Transferee or Amalgamated Company on the 08.02.2025 before the National Company Law Tribunal. Bench at Chennai ("Hon'ble Tribunal") and has been admitted by the Hon'ble Tribunal on 23.04.2025

NOTICE OF PETITION

The said Petition is now fixed for final hearing on 28.05.2025 before the Hon'ble Tribunal at 10.30 A.M. or soon thereafter.

Any Person desirous of supporting or opposing the said petition should send to the Hon'ble Tribunal and / or the Petitioner / Transferee Company / Amalgamated Company's Company Secretary, Notice of his / her intention, signed by him / her or his / her Advocate along with his / her name and address, so as to reach the Hon'ble Tribunal and / or the Petitioner / the Transferee/ Amalgamated Company's Company Secretary on or before the date of hearing fixed by the Hon'ble Tribunal i.e., 28.05.2025. Where such person seeks to oppose the petition, the grounds of opposition or a copy of his Affidavit shall be furnished with

A copy of Petition will be furnished by the Petitioner / the Transferee Company Amalgamated Company's, Company Secretary to any person requiring the same on payment of prescribed charges.

Details: The Company Secretary, NABKISAN Finance Limited, 3rd Floor, NABARD Regional Office Building, No. 48, Mahatma Gandhi Road, Nungambakkam, Chennai - 600034, Tamil Nadu or email us at

A copy of this public notice of the Petition is also available on the website at www.nabkisan.org For NABKISAN Finance Limited

Shri Prasad Rao Managing Director & CEO Date : April 30, 2025

Deepak Kumar Ajmera

Archean Chemical Industries Limited CIN: L24298TN2009PLC072270 Regd Office: No.2, North Cresent Road, T Nagar, Chennai - 600 017

Statement of Audited Financial Results for the Quarter and Year ended 31st March, 2025

(Rs. in Lakhs, except per share data)

				Stand	aione			Consolidated			
SI. No.	Particulars	2025	Quarter ended December 31, 2024	Quarter ended March 31, 2024	Year ended March 31, 2025	March 31, 2024	ended March 31, 2025	Quarter ended December 31, 2024	Quarter ended March 31, 2024	Year ended March 31, 2025	March 31, 2024
		Audited	Unaudited	Audited	Audited	Audited	Audited	Unaudited	Audited	Audited	Audited
1. 2.	Total Income from Operations Net Profit / (Loss) for the period	33,333.38	25,466.49	29,721.96	1,06,344.54	1,37,628.25	35,338.25	25,114.77	29,586.80	1,07,830.09	1,37,341.32
3.	(before Tax, Exceptional and/or Extraordinary items) Net Profit / (Loss) for the period before tax	7,958.23	7,548.35	8,229.41	28,994.95	43,136.32	7,467.31	6,574.97	7,971.99	26,394.96	42,718.41
	(after Exceptional and/or Extraordinary items)	7,958.23	7,548.35	8,229.41	24,976.68	43,136.32	7,467.31	6,574.97	7,971.99	22,376.69	42,718.41
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	5,830.74	5,628.69	5,963.66	18,492.34	32,234.56	5,374.54	4,782.28	5,758.60	16,214.49	31,897.07
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax)										
	and Other Comprehensive Income (after tax)]	5,824.57	5,630.17	5,958.15	18,476.48	32,203.57	5,368.37	4,783.76	5,753.09	16,198.63	31,866.08
6. 7.	Paid up Equity Share Capital (Face value of Rs. 2 each) Reserves (excluding Revaluation Reserve)	2,468.55	2,468.55	2,467.94	2,468.55 1,85,545.65	2,467.94 1,68,173.85	2,468.55	2,468.55	2,467.94	2,468.55 1,83,932.77	2,467.94 1,67,687.11
8.	Earnings per Share (of ₹ 2/- each) (not annualised) Basic	4.72	4.56	4.83	14.98	26.17	4.33	3.89	4.65	13.13	25.90
	Diluted	4.72	4.56	4.82	14.97	26.14	4.33	3.88	4.64	13.12	25.87

Place: Chennai

Date: May 02, 2025

- 1) The Standalone and Consolidated financial results for the Quarter ended and year ended March 31,2025 were reviewed by the Audit Committee and approved by the Board of Directors in their respective meeting
- 2) The above is an extract of the detailed format of financial results for the Quarter ended and Year ended 31st March 2025, filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time. The full format of financial results for the Quarter ended and Year ended March 31,2025 are available on the Stock Exchanges websites (www.nesindia.com and www.bseindia.com) and on the Company's website(www.archeanchemicals.com). 3) The Board of Directors have declared a Dividend of Re.1.5 per equity Share of Rs. 2/- each for the financial year ended March 31, 2025 amounting to Rs. 1851.42 Lakhs.

Previous year / Quarter figures have been regrouped wherever necessary. For and on behalf of the Board of Directors of Archean Chemical Industries Limited

Managing Director

ராமாபுரத்தில் எஸ்ஆர்எம் பிரைம் பல்நோக்கு மருத்துவமனை: வேந்தர் பாரிவேந்தர் துவக்கினார்

தமி<u>ழ்</u>நாட்டின் மருத்துவத் துறையில் ஒரு குறிப்ப<u>ி</u>டத்தக்க மைல்கல்லாக, தன்னுடைய மருத்துவமனைகள் முலம் கல்வி மற்றும் மருத்துவத்தில் பெயர் பெற்ற எஸ்ஆர்எம் குழுமம், ராமாபுரத்தில் எஸ்ஆர்எம் மருத்துவமனையான பிரைம் மருத்துவமனையை நிறுவி உள்ளது.

மேற்பட்ட 300க்கும் படுக்கை வசதிகளைக் இந்த மருத்துவமனையை, அதன் தலைவர் டாக்டர் ஆர். சிவகுமார், தலைவர் கீதா சிவகுமார் மற்றும் இணைத் **தலைவர் எஸ்.** நிரஞ்சன் ஆகியோர் முன்னிலையில் குழுமத்தின் நிறுவனரும் வேந்தருமான டி.ஆர். பாரிவேந்தர், திறந்து வைத்தார்.

நிகழ்ச்சியில் பேசிய அவர், "நோயாளியை மையைப்படுத்திய த மு ை றை யுடன் வடிவமைக்கப்பட்ட மருத்துவமனையில், 75க்கும் மேற்பட்ட சிகிச்சை படுக்கைகள், 7 நவீன அறுவை சிகிச்சை தியேட்டர், அனைத்துப்பிரிவு மக்களுக்கும் ஏற்ற 30 க்கும் மேற்பட்ட சிறப்பு சிகிச்சைகள், டிதிட்டல் எக்ஸ்ரே, ஏஐ மூலம் இயங்கும் சிடி ஸ்கேன், மேம்பட்ட 3டி, எம்ஆர்ஐ, இன்டர்வென்ஷனல் ரேடியாலஜி மற்றும் முழுமையான மற்றும் விரிவான ஆய்வக சேவைகள் உள்ளிட்ட முழுமையான நோயறி கொண்டுள்ளது'' வசதிகளைக் என்றார்.

திருச்சி ாரமாபாம் மற்றும் குழுமத்தின் தலைவர் சிவகுமார் பேசுகையில், "அதிநவீன உள்கட்டமைப்பு, மேம்பட்ட மருத்துவ

விமுப்புரம் பவ்டா ரோஸ்மலர்

சங்கம் ஏற்கனவே பாமர மக்களுக்கு

திட்டத்துக்கு ஆதாரம் அளித்து

வருகிறது. புதியதாக தங்க நகை

கடன் தீட்டத்தை நாளை விழுப்புரம்

ரோஸ் மலர் கிளை அலுவலகத்தில்

தொடர் வைப்பு நிதி, கடன் மூலம்

கேரளா,

ஆந்திரா, புதுச்சேரி மற்றும் அந்தமான

நிக்கோபார் தீவு ஆகிய இடங்களில்

சுயதொழில்

நிறுவனர்

மேலும்

மகளிரை

சேமிப்பு,

கர்நாடகா,

பொருளாதாரம்

வளர்ச்சியடைவகற்காக

மற்றும்

பிரபலா ஜெ.ராஸ் தெரிவித்தார்.

டெவலப்மெண்டல்

துவக்குகிறது என்று

இது குறித்து

'விவசாயிகள்,

அவர்களின்

தமிழ்நாடு,

ரீகியாக

தெரிவித்துள்ளதாவது:-

செயல்பட்டு வருகிறது.

உறுப்பினர்களாக சேர்த்து



உதவியோடு தொழில்நுட்பத்தின் ஆதார அடிப்படையிலான விரிவான சிகிச்சையை வழங்க உறுதிபூண்டுள்ளோம்" என்றார்.

மருத்துவமனையின் பின்னணியில் உள்ள சிகிச்சை நெறிமுறைகளைப் இதன் துணைத் தலைவர் பேசுகையில், சிவகுமார் "இம்மருத்துவமனையில் நோயாளியை மையப்படுத்திய அணுகுமுறை மற்றும் ஆதரிக்கும் குணப்படுத்துதலை செயல்முறையுடன். முழுமையான நோயாளியையும் கவனித்துக் தொட்டு, அவர்களை கொள்ளப்படுவதாக உணர வைப்பதே எங்கள் இலக்கு

பரந்த தொலைநோக்குப் பார்வையை காட்டிய தலைவர் எஸ். நிரஞ்சன் பேசுகையில், "தமிழ்நாட்டிற்கான பராமரிப்பு மறுவரையறை செய்வகில்

விழுப்புரம் பவ்டா ரோஸ்மலர் கூட்டுறவு சங்கம்

புதிய தங்க நகைக் கடன் திட்டம்:

நிறுவனர் ஜெ.ராஸ் அறிமுகம்

தற்போது மொத்தம் 63079 பேர்

உட்பட

குழுமத்தின்

பங்கு தொகை

பலர்

உறுப்பினர்களாக உள்ளனர். இதில்

உறுப்பினர்களாக உள்ளனர். மொத்த

ரூ.2.63 கோடியும், சேமிப்பு தொகை

கூலிகள்,

ஏழைகள்

பணியாளர்கள்

உறுப்பினர்களின்

இந்த மருத்துவமனை ஒரு துணிவுமிக்க முயற்சியாகும். உலகத்தரம் வாய்ந்த உட்கட்டமைப்பு விளைவுகளின்மீது மற்றும் செலுத்துவதன் ஆரோக்கியத்தை மீட்டெடுக்கவும், அதனால் நோயாளிகளின் வாழ்க்கையை மீட்டெடுப்பதும் தான் எங்களுடைய குறிக்கோள். முதன்மை மருத்துவமனை, அதிநவீன தொழில்நுட்பம், ஸ்மார்ட்டான உட்கட்டமைப்பு மற்றும் பரிவுமிக்க ஆகியவற்றை பராமரிப்பு கூரையின் கீழ் தருகிறது" என்றார்.

மருத்துவமனையின் தலைமை அதிகாரி பேசுகையில், ஒரு வார கால மருத்துவ மேளா தொடங்குவதாக அறிவித்தார். இது பற்றி அறிய www.srmhospitals.

சென்னை ராமாபுரம், வலைதளத்தைப் பார்க்கலாம்.

ரூ.17.79 கோடியும், தொடர் வைப்பு

இதுவரை ரூ.37.90 கோடி கடனாக

நோக்கத்தின் அடிப்படையில் சில

உறுப்பினர்களின் நலனை கருதி

எங்களது நிறுவனத்தில் கடந்த உ௦உஉம்

ஆண்டு டிசம்பர் மாதத்தில் அனைத்து

வைப்பு நிதிக்கும் மற்றும் சேமிப்புக்கும்

வட்டி விகிதத்தை உயர்த்தி உள்ளது.

அதிகபட்ச பட்டியாக வைப்பு நிதிக்கு

12.50%, தொடர்பு வைப்பு நிதிக்கு

கக%, சேமிப்புக்கு 7.50% மற்றும்

சிறப்பு சேமிப்புக்கு 8.50% வட்டியும்

வருங்கால கல்வி, வேலை, தொழில், திருமணத் தேவைக்காக ஒரு சிறப்பு

வைப்பு நிதி திட்டமாக ''செல்ல

குழந்தைகள் நிரந்தர வைப்பு நிதி

திட்டம்'' செயல்பட்டு வருகிறது.

இத்திட்டத்தில் ரூ. 5000 முதல் ரூ.20 லட்சம் வரை நிரந்தர வைப்பு நிதி

திட்டம் கட்டுவதற்கு வசதி உள்ளது. இத்திட்டத்தில் சேறுபவர்களுக்கு 61/2

ஆண்டுகளில்தொகை இரட்டிப்பாகும்.

இத்திட்டத்தின் மூலம் வருங்கால

சந்ததியினர் பயனடைய ரோஸ்

மலரால் அங்கீகரிக்கப்பட்ட பவ்டா

பயன் பெறவும் என்று நிறுவனரும்

தலைவருமான பிரபலா ஜெ. ரோஸ்

கிளைகளை தொடர்பு

. தெரிவித்துள்ளார்.

பொருளாதார

வைப்ப

சேர்த்து

எளிய

நிலையில்

ஏழை

வர்க்கத்தினரின்

நினைவாக்கும்

செயல்படுத்தி

குழந்தைகளின்

கொண்டு

ரூ.2.43 கோடியும்,

நிதியாக 13.79 கோடியும்

முன்னேற்றமடைந்துள்ளனர்.

நடுத்தர

இந்நிறுவனமானது

நலத்திட்டங்களை

உயர்த்தப்பட்டுள்ளது.

உறுப்பினர்களின்

ஸ்ரீ சாய்ராம் பொறியியல் கல்லூரியில் +2 மாணவர்களுக்கான வழிகாட்டும் நிகழ்ச்சி: தலைவர் சாய் பிரகாஷ் லியோ முத்து ஏற்பாடு

தாம்பரம் சாய்ராம் பொறியியல் கல்லூரியில் பிளஸ் 2 படித்த மாணவர்களுக்கு எதிர்காலம் எளிதாக வெற்றியடைய ''அடுத்த இலக்கு நிகழ்ச்சி'' ஸ்ரீ சாய்ராம் கல்வி குழுமங்களின் தலைவர் சாய் பிரகாஷ் லியோ முத்து தலைமையில் கல்லூரி வளாகத்தில் நடைபெற்றது.

இந்நிகழ்ச்சிக்கு சிறப்பு விருந்தினராக எல்.எம்.இ.எஸ். நிறுவனர் பிரேமானந்த், தொழில் ஆலோசகர் அசோக், போதை பொருள் கட்டுபாட்டு பணியகத்தின் மண்டல இயக்குநர் அரவிந்தன், ஏ.சி. சண்டிகர் காவல்துறையின் பி.அபிநந்தன் மற்றும் பொழுது போக்கு உள்ளடக்க நந்தகோபால கிருஷ்ணன்,

சென்னை, மே.3- சங்கர் ஆகியோர் கலந்து கொண்டு மாணவ, மாணவிகளுக்கு பல்வேறு அறிவுரைகள், ஆலோசனைகளை வழங்கினர்.

மேல்நிலைப் பள்ளிகளில் பிளஸ்உ

படித்து தேர்ச்சி பெற்ற மாணவ. மாணவிகள் எதிர்கால *க*னவினை நனவாக்கும<u>்</u> வகையில் அவர்களின் உயர்கல்விக்கான வாய்ப்புகள் பற்றிய பிரிவு வாரியான பட்டப் படிப்புகள், பட்டயப் படிப்புகள் என்னென்ன உள்ளன கல்லூரிகளை என்பதையும், எவ்வாறு தேர்ந்தெடுப்பத<u>ு</u> என்பதையும், மேற்படிப்பினை கிடைக்கும் வேலை முடித்தவுடன் வாய்ப்புகள், போட்டித் தேர்வுகள் மற்றும் தொழில் வழிகாட்டல், வங்கிக்கடன் ஊக்கப்படுத்துதல்,

மற்றும் உதவித்தொகை பெறுதல் விவரங்கள் வல்லுநர்கள் போன்ற மற்றும் கல்வியாளர்களைக் கொண்டு வழிகாட்டுதல் வழங்கப்பட்டன.

மேலும் சைபர் பாதுகாப்பு, செயற்கை நுண்ணறிவு, இயந்திர கற்றல், தரவு துறைகளில் அறிவியல் போன்ற உள்ள சந்தேகங்கள் மற்றும் எதிர்கால வாய்ப்புகள் குறித்து மாணவர்களுக்கு இந்நிகழ்ச்சியில் விளக்கப்பட்டது. ஸ்ரீ சாய்ராம் நிறுவனங்களின் வணிக அதிகாரி சதீஷ்குமார், பொறியியல் கல்லூரி முதல்வர் டாக்டர் ஜெ.ராஜா, தொழில்நுட்ப கல்லூரி டாக்டர் கே.பழனிகுமார், கல்லூரியின் மேலாண்மை முனைவர் க. மாறன் உட்பட ஆசிரிய பெருமக்கள் மற்றும் 5 ஆயிரத்திற்கும் மேற்பட்ட பெற்றோர்கள் கலந்து கொண்டனர்.

சிட்டி யூனியன் வங்கி லாபம் ரு.1124 கோடியாக உயர்வு: நிர்வாக இயக்குனர் காமகோடி தகவல்

கும்பகோணத்தை தலைமை அலுவலகமாகக் கொண்டு யூனியன் செயல்படும் வங்கியின் 2024–25ஆம் நிதியாண்டிற்கான வருடாந்திர கணக்கு முடிவுகளை வெளியிட்ட வங்கியின் நிர்வாக இயக்குனரும் முதன்மை செயல் அதிகாரியுமான என். காமகோடி வங்கியின் வளர்ச்சி எதிர்கால திட்டங்கள் மற்றும் பற்றியும் தெரிவித்தார்.

வியாபாரம் கடந்த நிதியாண்டில் 14% உயர்ந்து ரூ. 1.16.592 கோடியாக அதிகரித்துள்ளது. வங்கியின் (டெபாசிட்) 14% உயர்ந்து ரூ. 63,526 கோடியாகவும் மற்றும் கடன்கள்



(அட்வான்ஸ்) கடந்த ஆண்டைவிட 14% உயர்ந்து ரூ. 53066 கோடியாகவும் உள்ளது. மேலும் வங்கியின் மொத்த லாபம் ரூ.1679 கோடியாக உள்ளது. அதே சமயம் வங்கியின் நிகர லாபம்

11% அதிகரித்து ரூ.1124 கோடியாக உயர்ந்துள்ளது. மேலும் வங்கியின் வட்டி வருமானம் ரூ.2316 கோடியாக உள்ளது. வங்கியின் நிகர மதிப்பு கடந்த ஆண்டில் இருந்த மதிப்பான *е*ҧ.8374 இருந்து உயர்ந்து ரூ.9417 கோடியாக உயர்ந்துள்ளது. ஈவுத் தொகை 200% வழங்குகிறது.

வங்கியின் மொத்த வாராக் கடன் 3.09% ஆகவும், நிகர வாராக் கடன் 1.25% ஆகவும் உள்ளது. மூலதன விகிதம் 23.75% ஆக உள்ளது. வங்கி இதுவரை 1736 தானியங்கி பண பட்டுவாடா இயந்திரங்களையும் கொண்டு இயங்கி வருகிறதாகவும்

அவர் தெரிவித்தார்.

பெயர் மாற்றம்

Mathiyazhagan ฏ: 01.06.1994 பெயா: Matniyaznagan, பிறந்த தேதி: 01.06.1994, 1/52A, குளத்து தெரு, ஆதியூர், செஞ்சி, விழுப்புரம் — 605201, என்ற முகவரியில் வசிக்கும் னி SATHISHKUMÄR MATHIYAZHAGAN அழைக்கப்படுகிறேன்.

Sathish Kumar Mathyalaka

OLUMÎ மாற்றம்
Old Surname: Abdul Jabbar,
Old Given Name: Zubair
Ahmed தந்தை பெயர்: Abdul
Jabbar, பிறந்த தேதி: 0707.1986, வில்லா 53, பேஸ்–3, Jones
Cassia, காரணை மெயின் ரோடு,
ஒட்டியம்பாக்கம், செங்கல்பட்டு மாவட்டம் – 600130, என்ற ஒட்டியம்பாக்கை... மாவட்டம் — 60013U, வக்கும் முகவரியில் வசிக்கும் இனி New Sur Name: ABDUL JABBAR New Given Name: ZUBAIR AHAMED என்று: அழைக்கப் படுகிறேன்.

Old Sumame: Abdul Jabbai Old Given Name: Zubair Ahmed பெயர் மாற்றம்

Rhumar Sharpudeen, தந்தை பெயர்: Sharpudeen, பிறந்த தேதி: 28.07.1980, நெ. 35, 2வது நேரு தெரு, டாக்டர். காணு நகர், கே.கே.நகர், சென்னை — 600 ுக. மக. நகர், பெசன்னை — 6 078, என்ற முகவரியில் வசிக்க நான் இனி MUJIBUR RAHMAN SHARPUDEEN Mujibur Rhuman

Chennai-600 104 Those who have any valid

objections may notify the same to the Bar Council with in ten

ENROLMENT NOTICE

After 10 days of the publication of this notice and

S/o. P.Ettiappan, aged 46 years, permanently residing at No.6, Sundharam Street, New

Magazine Puram, Vyasarpadi,

my enrolment as an Advocate

moved before the Bar Council

Tamilnadu, Bar Council Iding, High Court Campus,

Chennai-39 intend

three months there I, E.Gokulakkannan

E.Gokulakkannan

THE DEBT RECOVERY TRIBUNAL III AT CHENNAI

State Bank of India, ... Applican

Mr. A. Bagavathi, ... Defendan

Mr. A. Bagavathi, Son of Alagarsamy, No.6, Vivekanandar Street, Vengathur, Manavalanagar, Thiruvallur - 602002.

Take notice that the above said Original Application in O.A. No. 76 of 2025, on the file of the Learned Debt Recovery Tribunal III, at Chennai, filed by the above named Applicant Bank against you, came up for hearing on 15-04- 2025 and notice was ordered to you returnable by 20-08-2025. You are to appear on the said day failing which the matter will be heard and decided in your absence setting vou exparte.

N.Kishore Kumar, Advocate No. 40/19, Krishnaswamy Avenue, Luz Church Road, Mylapore

NOTICE OF LOSS OF SHARE CERTIFICATES

Notice is hereby given that the Below Mentioned share certificates issued by M/S Shriram Finance Limited in n Father name has been lost/misplaced

l					Distinctive Nos.				
l	Folio No.	Name of Shareholder(s)	Shares	Certificate No(s).	From	То			
l	79504	N.Singaram(Deceased)	450	608118	69510449	69510898			
l	Due notice thereof has been given to the Company and I have applied to the Company for the issue of Duplicate Share								

Certificate. The public is hereby warned against purchasing or dealing in any way with the above Share Certificate Any person who has any claim in respect of the said Share Certificate should lodge such claim with Shriram Finance Limited, Sri Towers, 14A, South Phase, Industrial Estate, Guindy, Chennai- 600032 or its Share Transfer Agents Integrated Registry Management Services Pvt. Ltd., "Kences Towers", 2nd Floor, No.1 Ramakrishna Street, North Usman Road, T Nagar, Chennai – 600 017 within 15 days of publication of this notice, else the Company will proceed to issue duplicate certificate(s), without further intimation

> Somasundaram 4th Extn Old Perungalathur Kancheepuram District, Tamilnadu-600063

ஆர்க்கியன் கெமிக்கல் இண்டஸ்ட்ரீஸ் லிமிடெட் CIN: L24298TN2009PLC072270

Place: Old Perungalathur

பதிவு அலுவலகம்: எண்.2, வடக்கு கிரசண்ட் ரோடு, தி. நகர், சென்னை 600 017

31 மார்ச், 2025–ல் முடிந்த காலாண்டு மற்றும் ஆண்டுக்கான தணிக்கை செய்யப்பட்ட நிதிநிலை முடிவுகள் அறிக்கை (ரூ. லட்சத்தில், ஒரு பங்குத் தரவு தவிர)

				தனியானது					ஒருங்கிணைந்தது		
வ. எண்.	விவரங்கள்	முடிந்த காலாண்டு மார்ச் 31, 2025 (தணிக்கை யானது)	முடிந்த காலாண்டு டி ச. 31, 2024 (தணிக்கை செய்யாதது)	முடிந்த காலாண்டு மார்ச் 31, 2024 (தணிக்கை யானது)	முடிந்த ஆண்டு மார்ச் 3 1, 2025 (தணிக்கை யானது)	முடிந்த ஆண்டு மார்ச் 31, 2024 (தணிக்கை யானது)	முடிந்த காலாண்டு மார்ச் 31 , 2025 (தணிக்கை யானது)	முடிந்த காலாண்டு டி ச. 31, 2024 (தணிக்கை செய்யாதது)	முடிந்த காலாண்டு மார்ச் 31, 2024 (தணிக்கை யானது)	முடிந்த ஆண்டு மார்ச் 31, 2025 (தணிக்கை யானது)	முடிந்த ஆண்டு மார்ச் 31, 2024 (தணிக்கை யானது)
1	செயல்பாடுகள் மூலம் மொத்த வருவாய்	33,333.38	25,466.49	29,721.96	1,06,344.54	1,37,628.25	35,338.25	25,114.77	29,586.80	1,07,830.09	1,37,341.32
2	காலத்திற்கான நிகர லாபம் /(நஷ்டம்) (வரி, விலக்கு மற்றும்/அல்லது அசாதாரண அயிட்டங்களுக்கு முன்)	7,958.23	7,548.35	8,229.41	28,994.95	43,136.32	7,467.31	6,574.97	7,971.99	26,394.96	42,718.41
3	வரிக்கு முன் காலத்திற்கான நிகர லாபம் /(நஷ்டம்) (விலக்கு மற்றும்/அல்லது அசாதாரண அமிட்டங்களுக்கு பின்)	7,958.23	7,548.35	8,229.41	24,976.68	43,136.32	7,467.31	6,574.97	7,971.99	22,376.69	42,718.41
4	வரிக்கு பின் காலத்திற்கான நிகர லாபம் /(நஷ்டம்) (விலக்கு மற்றும்/அல்லது அசாதாரண அயிட்டங்களுக்கு பின்)	5,830.74	5,628.69	5,963.66	18,492.34	32,234.56	5,374.54	4,782.28	5,758.60	16,214.49	31,897.07
5	காலத்திற்கான மொத்த பரிபூரண வருமானம் (காலத்திற்கான லாபம்/(நஷ்டம்) (வரிக்கு பின்) மற்றும் இதர பரிபூரண வருமானத்தை (வரிக்கு பின்) உள்ளடக்கியது)	5,824.57	5,630.17	5,958.15	18,476.48	32,203.57	5,368.37	4,783.76	5,753.09	16,198.63	31,866.08
6	செலுத்தப்பட்ட சமபங்கு மூலதனம் (முகமதிப்பு பங்கு ஒவ்வொன்றும் ரூ.2/–)	2,468.55	2,468.55	2,467.94	2,468.55	2,467.94	2,468.55	2,468.55	2,467.94	2,468.55	2,467.94
7	ரிசர்வுகள் (மறுமதிப்பீட்டு ரிசர்வுகள் நீங்கலாக)				1,85,545.65	1,68,173.85				1,83,932.77	1,67,687.11
8	ஒரு பங்கு சம்பாத்தியம் (ஒவ்வொன்றும் ரூ.2/–) (வருடாந்திரமல்ல)										
	அடிப்படை	4.72	4.56	4.83	14.98	26.17	4.33	3.89	4.65	13.13	25.90
	பலமிழந்தது	4.72	4.56	4.82	14.97	26.14	4.33	3.88	4.64	13.12	25.87

வடிவத்தின் சுருக்கமாக மேற்கண்டவை உள்ளது. 31 மார்க், 2025—ல் காலாண்டு மற்றும் ஆண்டுக்கான திதிதிலை முடிவுகளின் முழுமையான வடிவம் முறையே ஸ்டாக் எக்சேஞ் இணையதளங்கள் அதாவது நேஷனல் ஸ்டாக் எக்சேஞ்ச் ஆப் இந்தியா லிமிடெட் மற்றும் பிஎஸ்இ லிமிடெட் (www.nseindia.com மற்றும் www.bseindia.com) மற்றும் கம்பெனியின் இணையதளம் www.archeanchemicals.com—ல் உள்ளது. இயக்குனர்கள் குழு ஒவ்வொன்றும் ரூ.2 மதிப்புள்ள சம பங்கிற்கு இறுதி ஈவுத்தொகையாக ரூ.3.0—ஐ 31 மார்ச், 2025—ல் முடித்த நிதி ஆண்டுக்கு பரிந்துரைத்துள்ளது. அதன் தொகை ரூ.3702.83 லட்சம் ஆகும்.

முந்தைய ஆண்டு / காலாண்டு புள்ளிவிவரங்கள் தேவையான இடங்களில் மீண்டும் தொகுக்கப்பட்டுள்ளன

ஸ்ரீ கிருஷ்ணா ஸ்வீட்ஸ் சுடி நாயன்மார் நிகழ்ச்சியில் திருமறைக்காடு ஓதுவார்

BHAVAN'S PA.C.RAMA IY RAJA HALL

சொ.சிவக்குமார் மற்றும் முத்துகிருஷ்ணன் ஓதுவார் ஆகியோருக்கு நீதிபதி ஜெகதீசன் தெய்வத் தமிழ் விருதை வழங்கினார். பேராசிரியை உலக நாயகி பழனி, குருஞானாம்பிகா, அவனிமாடசாமி ஆகியோர் உடன் உள்ளனர்.

நெமிலி, காவேரிப்பாக்கம் ஒன்றியங்களில் 471 பேருக்கு வீடு கட்டுவதற்கான ஆணை: அமைச்சர் ஆர்.காந்தி வழங்கினார்

காவேரிப்பாக்கம், மே.ദ நெமிலி வட்டார வளர்ச்சி அலுவலகத்தில் கலைஞரின் கனவு இல்லம் திட்டத்தின் கீழ் வீடு கட்டுவதற்கான பணி ஆணை வழங்கும் நிகழ்ச்சி நடைபெற்றது. தலைமை கலெக்டர் ச**ந்**திரகலா

தாங்கினார். நெமிலி ஒன்றியக்குழு பெ.வடிவேலு, செயலாளர்கள் பெருமாள், ரவீந்திரன், மணிவண்ணன் உள்ளிட்டோர் முன்னிலை வகித்தனர். வட்டார வளர்ச்சி அலுவலர் ஜெயஸ்ரீ வரவேற்றார்.

சிறப்பு அழைப்பாளராக கைத்தறி மற்றும் துணிநூல் துறை அமைச்சர் ஆர்.காந்தி கலந்து கொண்டு நெமிலி ஒன்றியத்திற்கு உட்பட்ட 369 நபர்களுக்கு வீடு கட்டுவதற்கான பணி ஆணைகளை வழங்கினார்.

இதில் ஆற்காடு ஈஸ்வரப்பன் எம். எல்.ஏ., திட்ட இயக்குனர் ஜெயசுதா, தாசில்தார் ராஜலட்சுமி, மாவட்ட ஊராட்சி குழு உறுப்பினர் சுந்தராம்பாள் பெருமாள், சயனபுரம் ஊராட்சி மன்ற தலைவர் பவானி, நெமிலி நகர இளைஞரணி நிர்வாகி ராகேஷ் ஜெயின்,



நெமிலி தெற்கு ஒன்றிய அவைத்தலைவர் பிரகாஷ், மாவட்ட பொறியாளர் அணி அமைப்பாளர் சரவணன், மாவட்ட இலக்கிய அணி துணை அமைப்பாளர் வடகண்டிகை பாபு உள்ளிட்ட பலர்

கலந்து கொண்டனர். இதைப்போல் காவேரிப்பாக்கம் ஒன்றியத்தில் நடந்த நிகழ்ச்சியில் 102 பயனாளிகளுக்கு வீடு கட்டுவதற்கான பணி ஆணைகளை அமைச்சர் ஆர்.காந்தி வழங்கினார்.

தேதி : மே 02, 2025



இயக்குனர்கள் குழுவின் சார்பாக ஆர்க்கியன் கெமிக்கல் இண்டஸ்ட்ரீஸ் லிமிடெப் நிர்வாக இயக்குன

Competition in money matters can be damaging



TRUTH BE TOLD

HARSH ROONGTA

I was 14 when our family bought our first car. On our first outstation trip, I was soaking in the joy of the open road when another vehicle overtook us from the wrong side. A teenager in the back seat waved at me triumphantly. Something stirred. At the next signal, we were side by side. I egged our

driver to overtake. Unnecessary He did. I returned competitiveness the wave, equally shifts our focus smug. The other from our own car surged ahead again. Our backdestination to imagined races. It and-forth continued until my turns a fulfilling long-term father quietly journey into a asked the driver to relentless sprint stop racing. The that leaves us thrill of the tired and anxious moment vanished, and I felt oddly defeated.

The memory of that decades-old incident remains vivid. Evolution has hardwired us to be competitive. Natural selection rewarded the most adaptable and aggressive genes. Our species won the evolutionary game partly because we competed effectively.

But truth be told, not all competition is useful. Some of it is downright harmful.

During company offsites, teams battle over trivia games as if their lives depend on it. That's fine as it

fosters team bonding. But in other arenas, unnecessary competitiveness can derail lives.

Take personal finance. People stretch themselves to buy things they can't afford, overwork until their health breaks down, or constantly switch investments to beat peers. Some chase trends (crypto, anyone?) without asking if they even need to play that game. It's like burning fuel to win the 20 km leg of a 1,000 km journey.

There is no universal finish line in personal finance. Each person must choose their destination and feel content getting there. That means defining goals, understanding available resources, and adjusting the plan accordingly. If your car

is modest, the road rough, and fuel limited, pick a reachable destination. Yet many drive flat out, hoping speed alone will get them somewhere worthwhile. The old maxim applies: If you don't know where you are going, any road will get you there. But for those

who choose to pause, there's good news. Historical data shows a simple plan works well. If you had systematically invested over 24 months in a portfolio comprising 55 per cent Nifty 50 Index Fund, 20 per cent S&P 500 Index Fund, 10 per cent gold, and 15 per cent liquid fund, held it for minimum six years, and then gradually shifted to a liquid fund over the final 24 months, you would have earned double-digit annualised returns for any

10-year period since July

2001. No complex strategies — just patience and discipline.

Scott Adams, the creator of Dilbert, once shared an 80-word financial plan. Here is my 85-word version adapted to Indian realities: Make a will. Plan for disability. Don't use credit cards except in emergencies. Get term life insurance if you have a family to support, and health insurance for all dependants. Buy a house if you will live in it and can afford it. Put six months' expenses in a liquid fund. Invest the rest in the portfolio described above. Then stop thinking about it.

Truth be told. I let a fleeting sense of "defeat" during that car ride rob me of what could have been a joyful, memory -filled experience. The journey — our first — is etched in my mind not for the thrill or novelty, but for a competition that never needed to happen. That's what unnecessary competitiveness does — it shifts our focus from our destination to imagined races beside us. It can turn a fulfilling long-term journey — with its own celebratory moments — into a relentless sprint that leaves us tired, anxious, and unsure of what we were chasing in the first place.

The good news? Awareness is half the battle. More people are waking up to the toll unnecessary competitiveness takes — on wealth, health, and peace of mind. If you have read this far, perhaps you are ready to join them.

The writer heads Fee-Only Investment Advisors LLP, a Sebi-registered investment advisor: X: @harshroongta

HOUSE PURCHASE: PRIMARY VS SECONDARY MARKETS

Let budget, timeline, and risk appetite decide your choice

A secondary-market purchase may cost less, but be prepared to shell out more upfront

Residential property registrations have risen sharply — from 307,000 units in 2018-19 (FY19) to 544,000 units in FY25, a 77 per cent jump, according to the Inspector General of Registration (IGR). A recent analysis by Square Yards shows that 57 per cent of purchases in FY25 were made in the primary market and 43 per cent in the secondary market. With prices rising rapidly since pandemic, many buyers today explore options within the secondary market.

Primary market: Pros

Buying directly from developers, particularly in under-construction (UC) projects, can get buyers a good price. "Getting in early often translates into a good price, with potential for the value to rise as construction progresses," says Vivek Agarwal, cofounder and chief technology officer, Square Yards.

Flexible payment plans allow buyers time to pay. "Purchasing a house from the first-hand market opens up the potential for personalised financing options," says Santhosh Kumar, vice-chairman,

Buyers get to select the layout, interiors and fittings. Newly built properties also offer modern amenities and higher construction quality. "The buyer is less likely to pay for repair and maintenance in the return could be hit. first few years," says Karan Shetty, co founder, Claravest Technologies.

Kumar highlights the protection provided by the Real Estate (Regulation and Development) Act risk of delay," says Agarwal. A delay (Rera) in new projects. "New projects also come with builder warranties," says Amit Masaldan, chief revenue officer, Housing.com.

Primary market: Cons

market purchase is the 5 per cent projects tend to be located in periph-

PRE-PURCHASE DUE DILIGENCE

Primary market

■ Ensure project has valid Rera registration; verify details on state portal

- Choose reputed developers; check delivery timelines, quality of past projects
- Study builder-buyer agreement for delivery schedules, penalties, etc ■ Conduct legal due diligence on
- title, land ownership, approvals,

Secondary market

■ Check title for encumbrances, joint ownership, disputes ■ Review sale deed, approved building plans

■ Hire professional inspector to check for construction defects

■ Research local market to avoid overpaying; ensure



goods and services tax (GST) applicable on UC properties. Agarwal highlights that ready-to-move (RTM) units in new projects may be

Market risk must also be contended with. If the property is delivered during a downturn, the buver's

priced at a premium.

Time is another drawback. "Buyers may have to wait for one to three years before they can move into a UC property. There is also the can result in the buyer paying both rent and EMIs for a considerable period. Kumar warns that in such cases, there is the additional risk of construction quality suffering as developers may cut corners to One disadvantage of a primary- remain Rera-compliant. Many new

eral areas with poor infrastructure.

Secondary market: Advantages

Secondary-market purchases can at times offer better pricing. "One can often get a lower price than in the primary market. Also, no GST is payable on resale properties," says Kumar. The buyer has the leeway to negotiate the price. "This holds especially true if the seller is looking for a quick exit," says Agarwal.

possession Immediate allows buyers to move in or rent the property immediately. They can also satisfy themselves regarding its actual condition.

Shetty stresses the advantage of purchasing in established neighbourhoods, which tend to for RTM properties, while those have sound connectivity and

Secondary market: **Disadvantages**

Buyers usually need to make the full payment upfront. "The EMI starts immediately if you take a loan," says Agarwal. Many transactions also involve a large cash component.

Kumar says that the older a property gets, the less resale value it tends to have, except in saturated but highly popular locations. He adds that detecting the less obvious defects in the house could be difficult. Older properties may also require higher spending on maintenance.

Legal clarity can be an issue, especially if the property has changed hands multiple times. "Secondary market properties can sometimes come with legal ambiguities," says Masaldan. Shetty informs that banks can be wary of lending against older properties or those with unclear documentation.

The amenities, interiors and fittings in these properties may be outmoded and modifications could prove costly

Which is the right fit for you?

The buyer's budget should be a key determinant. "Those on a tight budget can go for the secondary market, where they may have a chance to negotiate a good deal.' says Shetty. They would also avoid GST. However, secondary purchases involve a higher upfront cost. Kumar emphasises that primary market buyers benefit from staggered payment plans and easier oan access.

Timeline should be another crucial consideration. "Those looking to move in quickly should go for a secondary market purchase,' savs Agarwal.

Risk appetite plays a role. Buyers with lower risk tolerance should opt comfortable with risk may consider UC projects.

Enkei Wheels (India) Limited

Regd. Office: Gat 1425, Village Shikrapur, Tal. Shirur, Pune - 412 208. Tel No.: (02137) - 618700 Fax No.: (02137) - 618720 Email: secretarial@enkei.in Website: www.enkei.in CIN: L34300PN2009PLC133702

Notice of 16th Annual General Meeting, Remote E-Voting Information and Book Closure Date

NOTICE is hereby given that the 16th Annual General Meeting (AGM) of the members of Enkei Wheels (India) Limited will be held on Wednesday, the 28th day of May, 2025, at 12.30 p.m.(I.S.T.), at the Registered Office of the Company at Gat 1425. Village Shikrapur, Tal. Shirur, Pune - 412 208, to transact the business as set out in the Notice dated 28th April, 2025 (Notice), of the meeting which has been e-mailed to all the members at their e-mail and pursuant to the regulation 36 (1) of SEBI L(LODR) Regulation 2015, send a letter providing the web-link, including the exact path, where complete details of the Annual Report which interalia include audited financial statement of the company for the financial year ended on 31st December, 2024 and the Reports of Board of Directors and Auditors, is available. along with a Proxy form through courier to all non-emailed shareholders at the address registered with the Company/Depository Participant as the case may be

Members are hereby informed that, the Notice of AGM will be available on website of the Company viz. www.enkei.in for download by the members.

In compliance with the provisions of Section 108 of the Companies Act, 2013 read with the Rules made thereof the Company is providing to the members, holding shares in demat / physical form as on 21st May, 2025 (being the Cut-off Date) facility to exercise their right to vote, on all businesses to be transacted at the AGM of the Company by electronic means, i.e. through remote e-voting services (to cast their vote electronically) provided by National Security Depository Limited (NSDL). The details of remote e-voting process are as follows:

- 1) Members whose names are recorded in the Register of Members or in the Register of Beneficial Owners maintained by depositories, as on 21st May, 2025, (being the Cut-off Date) only shall be entitled to avail the facility of remote e-voting or voting at AGM for the businesses set out in the Notice.
- 2) The remote e-voting period will commence on Sunday, 25th May, 2025 at 9.00 a.m. (IST) and ends on Tuesday, 27th May, 2025 at 5.00 p.m. (IST).
- 3) The remote e-voting module shall not be allowed beyond 5.00 p.m. (I.S.T.) on Tuesday, 27th May, 2025.
- 4) Any person who becomes member of the Company after dispatch of the Notice of AGM and holding shares as on the Cut-off date for E-voting 21st May, 2025, may obtain the User ID and Password by sending a request at helpdesk. $\underline{evoting@cdslindia.com} \ or \ \underline{evoting@nsdl.co.in.} \ The \ Notice \ of \ AGM \ is \ available$ on Company's Website www.enkei.in and on NSDL's Website www.evoting. india.com.
- 5) In case of any queries, members may refer the Frequently Asked Questions (FAQs) for members and remote e-voting user manual for members available at the downloads Section of www.evoting.india.com or write to helpdesk.evoting@ cdslindia.com, evoting@nsdl.co.in or contact NSDL at No. 022 - 4886 7000.
- Members may participate in the AGM even after casting their vote through remote e-voting but shall not be allowed to vote again at the AGM. Kindly note that vote once casted cannot be changed subsequently. 7) Members may contact Mr. Santosh Gamare, of MUFG Intime India Private

Limited (Registrar & Transfer Agent) for any queries / grievances relating to

remote e-voting by writing to him on santosh.gamare@in.mpms.mufg.com and rnt.helpdesk@in.mpms.mufg.com or calling him on +91 22 49186000. Members who do not have access to remote e-voting facility, may exercise their right to vote on all businesses forming part of the Notice, by submitting the Ballot Paper enclosed with the Notice, in a sealed envelope, to the Scrutinizer appointed by the Board of Directors of the Company, Mr. Shailesh Indapurkar, Practicing Company Secretary, Unit: Enkei Wheels (India) Limited. Cl o. MUFG intime India

Pvt. Ltd., C-101, 247 Park, 01st Floor, L.B.S Marg, Vikhroli (West), Mumbai-400083., so as to reach not later than 05.00 p.m. (I.S.T.) on 27th May, 2025. Ballot Paper received thereafter will be treated as invalid. A member shall opt for only one mode of voting i.e. either through remote e-voting or by Ballot Paper. If the member casts vote by both the modes, the voting done through remote e-voting system shall prevail and the Ballot Paper shall be treated invalid. The Facility of voting through Ballot Paper shall also be available at the AGM to the members who have not casted their vote through remote e voting or

vote again. NOTICE is also hereby given that pursuant to Section 91 of the Companies Act, 2013 the Register of Members and Share Transfer Books of the Company will remain close from Thursday, 22nd May, 2025 to Wednesday, 28th May, 2025 (both days inclusive) as an Annual Closure for AGM

Ballot Paper. The members who have casted their vote by remote e voting or by Ballot Paper may also attend the meeting but shall not be entitled to cast their

5th May, 2025

for Enkei Wheels (India) Limited Mr. Sourav Chowdhury Company Secretary

PUBLIC NOTICE

Public Notice is hereby given to the general public that as per the Order of the Securities and Exchange Board of India in the matter of by Mr. Ankit Gupta (Proprietor of Niftymaker.com) vide Order No. QJA/GR/NRO/NRO-DIV-III/31003/2024-25 dated Nov 27, 2024, any clients/ complainants/investors of the aforesaid firm who have paid the fees shall contact

Contact Person: Mr. Ankit Gupta Contact No.: +91- 7015909191 Address: H. No. 414, Ward No. 15 Moti colony Palwal Faridabad Haryana, 121102

Public Notice

One of the Shareholder of the Company, Yakub Taherbhai Johar died on 5th June 2018 in Kolkata as per the certificate of death issued by Kolkata Municipal Corporation vide certificate no. 0030947 and the place of death is 21 Princen Streat Kolkata 700072 21. Princep Street, Kolkata 700072 recorded in

Any person who is a legal heir and a successor to the deceased shareholder having right title and interest by way of inheritance or claim of the shares held by the deceased person should send thei claim/s in writing to the undersigned in support of the said claim thereo within 7 days of publication of the said notice, failing which the claims if any shall be deemed to have waived and the board o directors of the company shall proceed accodinghly

SOLAR PAINTS PRIVATE Nirmal Mukheriee(Director 8/1/1, Gurudas Dutta Garden Lane Kolkata-700067

Archean Chemical Industries Limited CIN: L24298TN2009PLC072270 Regd Office: No.2, North Cresent Road,

T Nagar, Chennai - 600 017 Corrigendum to the Newspaper Advertisement

Published on 3rd May 2025 Archean Chemical Industries Limited has published

the Financial Results of the Company for the Quarter and year ended 31st March 2025 in Business Standard (English) under Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. In this egard, with respect to Final Dividend, under note.3 of the said communication, erroneously it was mentioned as Rs.1.50/- per equity share instead of 150% pe equity share

Note.3 mentioned in the advertisement should be read

The Board of Directors have recommended a Dividend of Rs.3.00/- per equity share of Rs. 2/- each (150%) for the financial year ended 31st March 2025, amounting to Rs. 3702.83 Lakhs.

All other particulars and details remain unchanged. For Archean Chemical Industries Limited Place: Chennai Vijayaraghavan NE Company Secretary Date : 3rd May 2025

MAHARASHTRA STATE ROAD TRANSPORT CORPORATION Executive Engineer, S.T.Divisional Office Building, Samarth Nagar, Chhatrapati Sambhajinagar

Sambhailinagar, from Public Works Department of Maharashtra State

Government Registered Contractor's (For works upto 1.50 Cr. Works & Un-

E-TENDER NOTICE.01/2025-26, Dated. 02/05/2025 Online percentage rate tenders (e-tenders) in B-1 Form in two Envelope systems are invited by the Executive Engineer, M.S.R.T C Chhatrapati

registered (for works above 1.50 Cr.) but experienced, technically and financially sound contractors, for the following works. The Details of works are as under

	and or morne are account.	
0.	Name of work	Est.Cost (Rs)
1.	Providing Ht Power Supply Arrangement For Ev Bus Charging Station at Latur Depot (Ambejogai Road Bus Station) In Latur Division	4,05,86,277.54

Bid Opening (if possible)

Document Download start/Sale Start /

Bid Submission (Start date/time & End Date/time) to 13/05/2025, 13.00 Hrs Dt. 14/05/2025, 13.00 Hrs

Note -1) For Further details, contact 0240-2350140, E-mail msrtceeabd@gmail.com 2) Tender Details

are available on www.mahatenders.gov.in

Executive Engineer, (Elect.)

🖊 JM FINANCIAL

JM FINANCIAL PRODUCTS LIMITED

Corporate Identity Number: U74140MH1984PLC033397 Regd. Office: 17th Floor, Chergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.
Tel. No.: +91 22 6630 3030 • Fax No.: +91 22 6630 3223 • Website: www.jmfinancialproducts.com

STATEMENT OF AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR QUARTER AND YEAR ENDED MARCH 31, 2025 (₹ in Crore)

			STANDALONE			CONSO	LIDATED
Porticulare		Quarter ended		Year	ended	Year ended	
Faiticulais	March 31, 2025	December 31, 2024	March 31, 2025	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
	Unaudited	Unaudited	Unaudited	Audited	Audited	Audited	Audited
Total Income from Operations	74.97	180.08	369.75	702.30	1,169.23	1,069.09	1,414.81
Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items#)	(2.90)	77.26	236.06	223.20	543.00	304.54	587.97
Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items#)	(2.90)	77.26	236.06	223.20	543.00	304.54	587.97
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items#)	(8.25)	58.21	178.62	162.88	426.84	224.70	461.89
Total Comprehensive Income for the period [comprising profit/(loss) for the period (after tax) and other Comprehensive Income (after tax)]	(7.99)	58.14	178.52	162.93	426.55	224.70	461.93
Paid up Equity Share Capital	544.50	544.50	544.50	544.50	544.50	544.50	544.50
Reserves (excluding revaluation reserve)	2,004.71	2,012.70	1,999.68	2,004.71	1,999.68	2,143.28	2,083.26
Securities Premium Account	38.23	38.23	38.23	38.23	38.23	38.23	38.23
Net Worth	2,549.21	2,557.20	2,544.18	2,549.21	2,544.18	2,768.94	2,689.56
Paid up Debt Capital / Outstanding Debt	2,452.35	2,888.96	4,272.54	2,452.35	4,272.54	4,189.88	5,594.44
Outstanding Redeemable Preference Shares	-	_	_	_	_	_	-
Debt Equity Ratio	0.96	1.13	1.68	0.96	1.68	1.51	2.08
Earnings Per Share from continuing operations (in ₹)							
(i) Basic (₹)	(0.15)	1.07	3.28	2.99	7.84	4.02	8.48
(ii) Diluted (₹)	(0.15)	1.07	3.28	2.99	7.84	4.02	8.48
Capital Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debenture Redemption Reserve				•			
	Total Income from Operations Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items#) Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items#) Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items#) Total Comprehensive Income for the period [comprising profit/(loss) for the period (after tax) and other Comprehensive Income (after tax)] Paid up Equity Share Capital Reserves (excluding revaluation reserve) Securities Premium Account Net Worth Paid up Debt Capital / Outstanding Debt Outstanding Redeemable Preference Shares Debt Equity Ratio Earnings Per Share from continuing operations (in ₹) (i) Basic (₹)	Total Income from Operations Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items#) Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items#) Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items#) Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items#) Total Comprehensive Income for the period [comprising profit/(loss) for the period (after tax) and other Comprehensive Income (after tax)] Paid up Equity Share Capital Reserves (excluding revaluation reserve) Securities Premium Account Net Worth Paid up Debt Capital / Outstanding Debt Outstanding Redeemable Preference Shares Debt Equity Ratio Earnings Per Share from continuing operations (in ₹) (i) Basic (₹) (ii) Diluted (₹) Capital Redemption Reserve March 31, 2025 Unaudited 74.97 (2.90) (8.25) (7.99) (7.99) 544.50 2,004.71 2,549.21 2,452.35 Outstanding Redeemable Preference Shares 0.96 (0.15)	March 31, 2025 December 31, 2024	Particulars	Particulars	Particulars	Particulars

- Exceptional and / or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules / AS Rules, whichever is applicable.

1. The above audited results have been reviewed and recommended by the Audit Committee, and on its recommendation, approved by the Board of Directors at its meeting held on

Not applicable

May 02, 2025. The statutory auditors of the Company have carried out audit of the aforesaid results and have issued an unmodified report thereon.

2. The Board of Directors at their above meeting have declared an final dividend of Rs. 1.30 per share for the financial year 2024-25.

3. The above is an extract of the detailed format of audited financial results filed with the BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) (collectively referred as Stock Exchanges) under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR), as amended. The full format of said audited financial results are available on the website of BSE at www.bseindia.com, NSE at www.nseindia.com and on the website of the Company at www.jmfinancialproducts.com

4. The other details required under Regulation 52 and 54 of the SEBI LODR have been submitted to Stock Exchanges and can be accessed at www.bseindia.com and www.nseindia.com. For and on behalf of the Board of Directors

> JM FINANCIAL PRODUCTS LIMITED Sd/-V P Shetty

Chairman DIN: 00021773

Place: Mumbai

Date: May 02, 2025

16 Debt Service Coverage Ratio

17 Interest Service Coverage Ratio