

Date: 09.09.2025

To,
The Manager (Listing}
BSE Limited
1st Floor, New Trading Ring,
Rotunda Building, P.J. Towers,
Dalal Street, Mumbai- 400001

Stock Code No: 514428**Sub: Intimation of Newspaper Advertisement of publication of Notice of the 37th Annual General Meeting ('AGM')****Dear Sir,**

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose copies of newspaper advertisement published in Business Standard (English) and Business Standard (Hindi), in respect of Notice of 37th AGM scheduled to be held on Tuesday, 30th September, 2025 at 5:00 P.M.

Kindly take the above on record.

Thanking You,
Yours Faithfully,

For HINDUSTAN ADHESIVES LIMITED

MADHUSUDAN BAGLA
(Managing Director)
DIN- 01425646

 B-2/8, Safdarjung Enclave, New Delhi - 110029, India

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CIN No. L74899DL1988PLC031191



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REDEVELOPMENT RUSH IN MUMBAI

Extra carpet area is the new dealmaker

Developers sweeten deals for tenants with up to 130% extra space, but experts warn of overexuberance

PRACHI PISAL
Mumbai, 8 September

In Mumbai's crowded redevelopment market, developers are pushing the envelope by offering significantly larger homes to tenants of ageing housing societies. With competition intensifying and liquidity from recent strong sales lifting confidence, societies are being offered 70-130 per cent extra carpet area, particularly in the city's most sought-after neighbourhoods.

For tenants, this translates into the promise of spacious, modern apartments replacing crumbling old buildings. For developers, it's a strategy to secure projects, as vacant land is scarce and redevelopment remains the most cost-effective way to enter marquee markets.

"Additional area being offered to existing tenants is a natural evolution," said Chintan Sheth, chairman and managing director (MD) of Sheth Realty. "Redevelopment genuinely upgrades lifestyles with modern layouts and future-ready amenities. As long as project fundamentals are strong and design efficiency is maintained, the additional space creates value for everyone."



According to Sanjay Daga, chief executive officer and MD of Anex Advisory, the scale of offers varies by location and scheme. "In middle-income suburbs, 30-40 per cent extra carpet area is typical. In prime areas, it can go up to 120-130 per cent. This is possible thanks to the floor space index (FSI) framework under Development Control and Promotion Regulations (DCPR) 2034, and incentives in cluster or Maharashtra Housing and Area Development Authority redevelopments."

The most aggressive offers are concentrated in prime markets such as

Prime space, prime appeal

Building bigger: How FSI and TDR shape Mumbai redevelopment

- Mumbai housing sales down 34% Y-o-Y in Q2 2025: PropEquity
- Property prices fell 5.15% to ₹22,933 per square foot: Square Yards
- Developers offering tenants extra carpet area, particularly in prime micromarkets
- Developers leverage floor space index, transferable development rights norms under DCPR 2034

Bandra, Juhu, Malabar Hill, Worli, and Nepean Sea Road, where appreciation potential is highest. Manan Shah, MD of MCL group, said that redevelopment is about more than margins. "These projects are not just about financial returns — they're about brand-building and prestige. Offering additional area is a deliberate strategy to create landmark developments in micromarkets where supply is scarce and demand is deeply aspirational."

The revised DCPR 2034 has unlocked higher FSI allowances, sometimes up to 5.4 in certain schemes, along with fungible FSI and

transferable development rights (TDR). This gives developers flexibility to expand the saleable area while still offering more space to tenants.

FSI is the ratio of a building's total built-up area to the size of the plot it occupies, while TDR allows developers to transfer or purchase unused building rights to construct additional space.

"Several factors are driving this trend, including higher FSI, rationalised premia, and rising buyer aspirations for bigger homes," said Anuj Puri, chairman and founder of Anarock. "Builders are offering not just larger layouts, but also amenities such as multiple parking spaces, swimming pools, gyms, and landscaped gardens. It has become a unique selling proposition for winning society mandates."

Yet, not all developers are convinced the numbers add up. One Mumbai-based developer called many of today's offers "frankly unreasonable". While FSI is available, the economics often don't line up. "Construction costs are linked to ready-reckoner rates, while selling prices are market-driven. That mismatch makes many high-percentage offers unviable. Still, we've seen societies being offered up to 150 per cent. When

the existing FSI is already high, that becomes unsustainable."

Liquidity in the market is partly stoking the trend. After two years of record post-pandemic sales, many developers are sitting on substantial capital and eager to deploy it. "It's a classic case of too much money chasing too few assets," the developer said.

Industry experts warn that this exuberance could backfire if the cycle turns. "It's already a big problem. Developers have started offering 70-100 per cent extra area and beyond. Redevelopment is messy."

If the market cycle shifts — as many are already predicting with signs of price saturation and reduction — most recent redevelopment projects signed up with 70-100 per cent extra area will unravel," an analyst said.

Some developers, however, are deliberately avoiding the frenzy. "Today, every developer wants a board in Mumbai, and redevelopment is the cheapest entry. But competition is pushing offers too high — that's why we're staying out," said another city-based builder.

Industry veterans believe the risk lies less with seasoned developers and more with newcomers who overbid.



Kothari Hosiery Factory Private Limited
29, Strand Road, Mohta House 2nd Floor, Kolkata 700001
P 84208 26999, www.kotharihosiery.com

TENDER NOTICE

Bank of Baroda, Facilities Management Department, invites bids for Supply, Installation, Testing and Commissioning of Active LED video wall along with allied accessories at Bank's Treasury Department, BKC, Mumbai through GeM portal.

Details are available under Tender Section of Bank's website www.bankofbaroda.in

Any Addendum/Corrigendum including modification in the bid shall be notified only on Bank's official website. Bidders should refer the same before submission of their Bids.

Last date of submission of online bids: 22.09.2025 up to 15:00 hrs.

Place: Mumbai
Date : 09.09.2025

GENERAL MANAGER & HEAD (FM, COA, PD, Security & RDP)

7/25-26

Apple's iPhone Air may spark upgrades

More bite

- iPhone Air could be the main attraction, slimmer than earlier versions
- Analysts say a slimmer design may drive upgrades from iPhone 14-16 users
- Apple may raise overall iPhone prices subtly through higher storage costs
- Apple trails Google and Samsung in AI integration; Siri upgrades delayed

AGENCIES

8 September

When Apple will host its 'awe dropping' event tonight, where it is expected to unveil the iPhone 17 series along with new Apple Watch models, AirPods Pro 3, and more, analysts say its biggest challenge will be to ride out another ho-hum launch as rivals have skated past it in embedding artificial intelligence into their products and services.

The biggest draw this year could be a rumoured 'iPhone Air', a phone slimmer than what Apple has sold before and taking its name from the company's slender laptop MacBook Air. Apple would need to iron out

how to pack batteries and cameras into a thinner device, analysts said, and seek to price it between the base iPhone 17 models and more expensive Pro models to attract a large number of customers. Apple shares are seen to have little room for further gains after adding more than \$450 billion in market value since the end of July, particularly with questions about the company's artificial intelligence strategy still hanging over the stock.

"It's hard to recommend opening or building a position going into the event, especially following this rally, since we're not expecting to see the kind of features that will get people

really excited to buy," said Clayton Allison, portfolio manager at Prime Capital Investment Advisors.

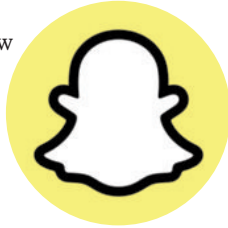
Meanwhile, Dipanjan Chatterjee, vice-president and principal analyst at Forrester, said a slimmer iPhone could spur upgrades. "It's been a while since we have seen any update to the form factor of the device beyond tepid incremental changes,... and Air will likely induce many 14, 15, and even 16 iPhone users to migrate up," Chatterjee said.

The slimmer phone could also be a stepping stone towards an iPhone that would act as a platform for an upgraded Siri, neither of which are likely to arrive until next year, analysts said.

TECHDIGEST mybs.in/tech

Snapchat introduces text-to-image lens

Snapchat has rolled out a new artificial intelligence-based lens that generates and modifies images using text prompts. The Imagine Lens is currently available to Snapchat+ Platinum and Lens+ subscribers.



OnePlus and Hasselblad part ways

OnePlus has confirmed the conclusion of its collaboration with Hasselblad as it debuts its in-house imaging system, the OnePlus DetailMax Engine. According to OnePlus CEO Pete Lau, Hasselblad's refined design philosophy is now embedded into their imaging DNA and will be a part of all upcoming OnePlus camera systems.

Regd. Office: IFCI Tower, 61 Nehru Place New Delhi-110019
Tel: 011-41732000/41792800
Website: www.ifcilttd.com
CIN: L74899DL1993GOI053677

Notice: Inviting Applications for Empanelment of Chartered Engineer

IFCI Limited invites applications for empanelment of Chartered Engineer. Details regarding empanelment process are uploaded on our website www.ifcilttd.com. Interested applicants need to submit their application along with necessary documents to the address given in RFE document on or before **22.09.2025 up to 5:00 P.M.** Any amendment/change in whole tendering process will be published on IFCI's website only

General Manager Advisory Department

THE KARUR VYSYA BANK LIMITED
Regd. & Central Office, No. 20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639002
[CIN No: L65110TN1916PLC001295]
[E-mail: kvb_sig@kvbmail.com] [Website: www.kvb.co.in] [Tel No: 04324-269441]

Notice is hereby given that the following share certificate(s) issued by the Bank is reported as lost/misplaced and holder(s) of the said share certificate(s) have applied to the Bank to issue duplicate Share Certificate(s).

Folio No	Name of the Shareholder(s)	Certificate Numbers	Distinctive Numbers	No of Shares
S06043	SARASWATHI	5630	16951621-16953515	1895
		174108	728604636-728604824	189
N00185	NAMAGIRILAKSHMI V	466	1128606-1146685	18080
		161644	724176493-724179505	3013

Any person who has any claim(s) in respect of the said shares should lodge such claim(s) with the Bank at its registered office within 15 days of publication of this notice else the Bank will proceed to issue Letter of Confirmation in lieu of duplicate share certificate to the aforesaid applicant(s) without any further intimation.

For The Karur Vysya Bank Limited
Srinivasarao M
Company Secretary

Place : Karur
Date : 08.09.2025

THE KARUR VYSYA BANK LIMITED
Regd. & Central Office, No. 20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639002
[CIN No: L65110TN1916PLC001295]
[E-mail: kvb_sig@kvbmail.com] [Website: www.kvb.co.in] [Tel No: 04324-269441]

Special Window for Re-lodgement of Transfer Requests of Physical Shares of Karur Vysya Bank Limited

Notice to Investors is hereby given that, pursuant to SEBI Circular No. SEBI/HO/MRSD/MRSD-PoD/P/CIR/2025/97 dated July 02, 2025, a Special Window has been opened for a period of six months, from July 07, 2025, to January 06, 2026, to facilitate re-lodgment of transfer requests of physical shares. This facility is available for transfer deeds lodged prior to April 01, 2019, which were rejected, returned, due to deficiencies in documents. The shares re-lodged for transfer will be processed only in dematerialized form during this window period. Investors who have missed the earlier deadline of March 31, 2021, are requested to furnish the necessary signed documents to the Bank's RTA as given below:

M/s. MUFG Intime India Private Limited,
(Unit: Karur Vysya Bank)
"Surya" 35 Mayflower Avenue, Behind Senthil Nagar,
Sowripalayam Road, Coimbatore-641028, Tamil Nadu.
E-mail: coimbatore@in.mpmf.com
Website: www.in.mpmf.com
Tel: 0422- 2314792/4958995/ 2539835/2539836

Kindly note that the shares that are re-lodged for transfer shall be issued only in demat mode after completing the due process.

For The Karur Vysya Bank Limited
Srinivasa Rao M
Company Secretary
(Membership No. ACS 19189)

Place : Karur
Date : September 08, 2025

InCred!

INCRED HOLDINGS LIMITED

Corporate Office and Registered Office: Unit 1203, 12th Floor, B wing, The Capital, Plot no C-70, G Block, Bandra Kurla Complex, Mumbai, India, 400051

CIN: U67190MH2011PLC211738
Email: ihl.compliance@incred.com
Contact: 022-6844 6100 | **Website:** www.incredholdings.com

NOTICE OF THE EXTRA-ORDINARY GENERAL MEETING

- Notice is hereby given that the 1st Extra-Ordinary General Meeting (EGM) of the Members of InCred Holdings Limited ("Company") for the Financial year 2025-26 will be held on **Wednesday, October 01, 2025 at 12:00 P.M (IST)** through Video Conferencing ("VC"), in compliance with Companies Act, 2013 ("the Act") read with Rule 20 of the Companies (Management and Administration) Rules, 2014 ("the Rules") and other applicable provisions of the Act and the Rules, Circulars ("MCA Circulars") and Notifications issued thereunder by the Ministry of Corporate Affairs ("MCA Circulars") and all other applicable laws to transact the business as set out in the Notice convening the said EGM.
- In respect of the applicable provisions of the Companies Act, 2013 and Rules framed thereunder the notice convening the EGM along with the Explanatory Statement has been sent on Monday, September 08, 2025 through electronic mode to all the Members on their registered e-mail address. Further, the requirement to send a physical copy of the EGM notice has been dispensed with vide certain MCA circulars. The EGM Notice can be downloaded from the Investor Relations Section of the Company's website www.incredholdings.com and on the website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com.
- Members who have not registered their email address so far or in case of change of email address, are requested to register / update their email address with the Depository through their Depository Participant;
- The Company has engaged the services of NSDL to provide e-voting facility. M/s. Deepti Joshi & Associates, Practicing Company Secretary, has been appointed as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.
 - Members holding share(s) as on Wednesday, September 24, 2025 (cut-off date), may cast their vote electronically on the Business as set out in the EGM Notice through electronic voting system.
 - The remote e-voting period commences on Friday, September 26, 2025 (9:00 AM) (IST) and ends on Tuesday, September 30, 2025 (5:00 PM) (IST) after which the facility will be disabled by NSDL and remote e-voting shall not be allowed beyond the said date and time.
 - Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of notice and holding shares as on cut-off date i.e. Wednesday, September 24, 2025 may obtain the login ID and password by sending a request at evoting@nsdl.co.in or ihl.compliance@incred.com. However, if the person is already registered with NSDL for remote e-voting then the existing Login ID and password may be used to cast the vote.
 - The Members, who have cast their vote prior to the meeting through remote e-voting may also attend the meeting but shall not be entitled to vote again at the meeting. Once a vote is cast by a member, he/she shall not be allowed to alter it subsequently.
 - The Members, who have not casted their vote prior to the meeting through remote e-voting may attend the meeting and would be given a facility to cast their vote through e-voting during the EGM.
- In case of any queries, you may refer to the Frequently Asked Questions (FAQs) for Members and remote e-voting user manual for Members available at www.evoting.nsdl.com or call on toll free no.: 022 - 2499 7000 or contact Ms. Prajakta Pawle, Assistant Manager, NSDL, Trade World, A Wing, 4th & 5th Floors, Kamala Mills Compound, Lower Parel, Mumbai, Maharashtra 400013 at evoting@nsdl.co.in.

For InCred Holdings Limited

Sd/-
Nikita Shetty
Company Secretary
Membership No.: A29555

Date: September 08, 2025
Place: Mumbai

HINDUSTAN ADHESIVES LIMITED
CIN: L74899DL1988PLC031191
Regd. Off: B-2/8, SAFDARJUNG ENCLAVE, NEW DELHI-110029
Ph.:011-41650347, Fax: 011-26191358,
Email: accounts@hindustanadhesives.com, Website: www.bagla-group.com

NOTICE

Notice is hereby given that the 37th Annual General Meeting (AGM) of the shareholders of the Company shall be held on Tuesday, September 30th, 2025 at 5.00 P.M. Indian Standard Time ("IST"), through Video Conferencing/ Other Audio-Visual Means ("VC/OAVM") Facility to transact the businesses mentioned in the Notice convening the said AGM. In accordance with the General Circular No. 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs (MCA), Circular dated October 3, 2024 issued by SEBI and such other applicable circulars issued by MCA and SEBI (the Circulars), the Notice of the 37th AGM along with the Annual Report 2024-25 will be sent through electronic mode only to those Members whose e-mail addresses are registered with the Company or Registrar & Transfer Agent and Depositories.

The requirements of sending physical copy of the Notice of the AGM and Annual Report to the Members have been dispensed with vide various MCA Circular(s) and SEBI Circular(s) issued in this regard. The Annual Report 2024-25 of the Company, inter alia, containing the Notice and the Explanatory Statement of the 37th AGM is available on the website of the Company at www.bagla-group.com and on the websites of the Stock Exchanges viz. www.bseindia.com. A copy of the same is also available on the website of MUFG Intime India Private Limited (Formerly Known as Link Intime India Private Limited) i.e. <https://instavote.linkintime.co.in>.

Remote e-Voting:

In compliance with Section 108 of the Companies Act, 2013 ("the Act") read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, the Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing to its Members the facility of remote e-Voting before as well as during the AGM in respect of the business to be transacted at the AGM and for this purpose, the Company has appointed MUFG Intime India Private Limited for facilitating voting through electronic means. The detailed instructions for remote e-Voting are given in the Notice of the AGM. Members are requested to note the following:

- The remote e-Voting facility would be available during the following period:

Commencement of Remote e-Voting	From 9.00 a.m. (IST) on Saturday, September 27 th , 2025
End of Remote e-Voting	Upto 5.00 p.m. (IST) on Monday, September 29 th , 2025

The remote e-Voting module shall be disabled by MUFG Intime India Private Limited for voting thereafter and Members will not be allowed to vote electronically beyond the said date and time;

- The voting rights of the Members shall be in proportion to their share of the paid-up equity share capital of the Company as on Tuesday, September 23rd, 2025 ("Cut-Off Date"). The facility of remote e-Voting system shall also be made available during the Meeting and the Members attending the Meeting, who have not already cast their vote by remote e-Voting shall be able to exercise their right during the Meeting. A person whose name is recorded in the Register of Members / Register of Beneficial Owners as on the Cut-Off Date only shall be entitled to avail the facility of remote e-Voting before / during the AGM;
- Any person who acquires shares of the Company and becomes a Member of the Company after the dispatch of the Notice and holds shares as on the Cut-Off Date, may obtain the login-id and password for remote e-Voting by sending a request at <https://instavote.linkintime.co.in> or may contact on toll free number 011-41410592/93/94 and 022 - 49186000 and send email to enotices@in.mpmf.com, as provided by MUFG Intime India Private Limited. A person who is not a member as on the Cut-Off Date should treat the Notice of the AGM for information purposes only;
- Members who have cast their vote by remote e-Voting prior to the Meeting may also attend the Meeting electronically, but shall not be entitled to vote again.
- In case the shareholders have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and Instavote e-Voting manual available at <https://instavote.linkintime.co.in> under Help section or write an email to enotices@in.mpmf.com or Call at:- Tel: 022- 49186000.
- Mr. Mukesh Kumar Agarwal, Company Secretary in Practice, has been appointed as the Scrutinizer to scrutinize the Remote E-voting process which may be taken at the AGM.
- Kindly note that once you have cast your vote through Remote E-voting, you cannot modify your vote or vote on a poll at the AGM. However, you may attend the AGM and participate in the discussions.
- It is hereby being reiterated that persons whose names are recorded in the Register of Members or in the Register of Beneficial Owners maintained by the depositories as on 23rd September, 2025 being the cut-off date, shall only be entitled to participate in the Remote E-voting exercise.
- The consolidated results of the Remote E-voting which may be taken at the AGM, shall be announced by the Company within 2 days of the AGM & displayed on the websites of the Company and of the Remote E-Voting Agency and also informed to Stock Exchanges.

Notice is further given pursuant to Section 91 of the Companies Act, 2013 read with Rule 10 of the Companies (Management and Administration) Rules, 2014 that the Register of Members and Share Transfer Books of the Company shall remain closed from 24th September, 2025 to 30th September, 2025 (both days inclusive) for the purpose of AGM for the FY 2024-25.

For and on behalf of
HINDUSTAN ADHESIVES LIMITED
Sd/-
Madhusudan Bagla
(Managing Director)
DIN-01425646

Date: 09th September, 2025
Place: New Delhi

