

Date: 25th June, 2025

To, BSE Limited Listing Dept. / Dept. of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001. Security Code: 544176 Security ID : AADHARHFC	To, National Stock Exchange of India Limited Listing Dept., Exchange Plaza, 5th Floor, Plot No. C/1, G. Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 Symbol: AADHARHFC
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Sub:- Newspaper Advertisement regarding the 35th (Thirty Fifth) Annual General Meeting of the Company to be held on Tuesday, 29th July, 2025 at 10:00 am (IST) through Video Conferencing (VC) / Other Audio-Visual Means (OAVM).

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper advertisement published today i.e., on 25th June, 2025, in compliance with circulars issued by the Ministry of Corporate Affairs, in Business Standard (All India Editions in English Language), Vishwavani (Bangalore edition – Regional Language) and Navshakti (Mumbai edition – Regional Language) intimating that the 35th Annual General Meeting of the Company will be held on Tuesday, 29th July, 2025, at 10:00 a.m. (IST) through electronic mode (video conference or other audio visual means).

The copies of newspaper advertisements are also being made available on the website of the Company i.e. <https://aadharhousing.com/investor-relations/newspaper-publications>

The above is for your information, records and dissemination please.

Thanking you.

For Aadhar Housing Finance Limited

Harshada Pathak
Company Secretary and Compliance Officer
Encl.: As above

Regaining mkt share key to Hero MotoCorp upside

Multiple tailwinds on rural front may boost firm's volumes

RAM PRASAD SAHU
Mumbai, 24 June

Hero MotoCorp Ltd (HMCL) has been the best-performing auto stock over the last three months, gaining over 17 per cent during this period. Multiple tailwinds, especially on the rural front, are expected to boost its volumes. In addition to the demand drivers, new launches too should help drive growth both in the commuter and premium motorcycle categories.

However, given competitive pressures, the company has been losing share to competitors in the mid to premium segments. In addition to this, what could put near-term pressure on HMCL's sales are the new norms related to anti-lock braking system (ABS) to be implemented for motorcycles with a capacity under 125 CC. Given the positive and negative triggers, analysts have mixed views on the outlook of the company.

For HMCL, and the two-wheeler sector, there are multiple triggers, which should help it post a mid-to-high single-digit growth for 2025-26 (FY26). Geojit Securities believes that HMCL is poised for growth, fuelled by decreasing inflation, reduced interest rates and tax cuts, along with a promising monsoon season.

The wedding season in May and June is expected to boost demand. To capitalise on this demand, the company plans to introduce market-specific products, overhaul its distribution network, and enhance its brand presence in key markets, says the brokerage. Geojit has a "buy" rating on the stock, with a target price of ₹4,865.

In the fourth quarter of FY25, the company launched multiple products across segments, reinforcing its focus on both commuter and premium motorcycles, says Axis Securities.

The company launched Splendor+ XTEC 2.0 and updated its commuter lineup with the 2024



Racing ahead



THE COMPANY HAS ACQUIRED 34.1 PER CENT STAKE IN EULER MOTORS FOR ₹510 CRORE, MARKING ITS ENTRY INTO THE EV THREE-WHEELER SEGMENT

Hero Glamour. In the premium segment, it introduced the Xtreme 250R and Xpulse 210 at Bharat Mobility 2025, along with the Maverick 440 Thunderwheels and the Xpulse 200 4V Dakar Edition.

The company also launched the new Destini 125 and Xoom 125, as well as 160 models. These launches highlight Hero's ongoing efforts to strengthen its product portfolio and address a wider range of customers, points out Shridhar Kallani of Axis Securities.

The brokerage also expects overall profitability in electric vehicles (EVs) to improve with localisation, cost reductions, and production-linked incentives (PLI)-related benefits.

The management projects EV break-even at 25,000-30,000 units per month from the current 7,000-8,000 units per month. The company, which ended the year with an EV market share of 7 per cent, has acquired a 34.1 per cent stake in Euler Motors for ₹510 crore, marking its entry into the EV three-wheeler (e3W) segment.

The e3W market is valued at ₹17,000 crore, and is expected to

grow to ₹22,000 crore over the next five years, with operating profit margin potential of over 20 per cent.

The new ABS regulations are, however, a negative for HMCL. The company is likely to increase vehicle prices by ₹3,000 and impact pricing by 3-5 per cent, says Nomura Research. The domestic two-wheeler industry volumes may be impacted by 4 per cent, say Kapil Singh and Siddhartha Bera of the brokerage. About 79 per cent of HMCL's revenue is exposed to the move — the highest among the listed two-wheeler makers.

The other worry is the decline in overall market share for HMCL. While the industry trend has been weak, with sectors sales falling 10 per cent year-on-year (Y-o-Y) for the first two months of FY26, the decline in the case of HMCL has been sharp, with volumes falling by 22.7 per cent.

Kotak Securities points out that the company has a weaker presence in higher growth scooter segments and premium motorcycle segments, which remains a cause for concern. While the company has done well to manage its profitability, its efforts to arrest the market share decline have been limited, says Rishi Vora of the brokerage. Kotak Securities has a "sell" rating on the stock, with a target price of ₹3,500.



REVISED LOCKER PACT

Sign agreement with your bank and buy cover for valuables

KARTHIK JEROME

Customers who have not yet signed the revised locker agreement with their banks should do so promptly. They risk losing access to their lockers if they delay further.

The Reserve Bank of India (RBI) had directed banks in August 2021 to sign updated locker agreements with customers by January 1, 2023. The deadline was extended twice: first to December 31, 2023, and then to March 31, 2024. Some banks have now reportedly sought a further extension until December 2025.

Risk of access suspension

Customers may face service interruption. "The operation of the locker could be paused until the agreement is signed," says Adhil Shetty, chief executive

officer (CEO), Bankbazaar.com.

Banks cannot unilaterally vacate lockers. "But they are now seeking regulatory approval to issue a final notice to the roughly 20 per cent of customers who have not signed the new agreement. If they still do not comply, banks are asking for authorisation to seal their lockers," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors.

Customer-friendly provisions

The updated locker agreement provided by banks has several customer-friendly clauses. "It aims to clarify the responsibilities of both banks and locker holders," says Dhawan. Banks typically require customers to open a fixed deposit (FD) when availing of a locker. Previously, there was no

Coverage and limits in locker insurance

- Locker insurance covers risks such as fire, theft, terrorism and natural disasters
- Insurers reimburse replacement costs up to the agreed coverage limit
- Some home insurance policies include locker protection, but typically with sub-limits
- Title deeds, manuscripts, property and investment documents, insurance policies and passports are usually covered through rider
- Have proper documentation, including FIR, receipts, and photographs, in place to ensure smooth claim processing

limit on the FD amount banks could demand. "Under the new agreement, the bank may ask for an FD sufficient to cover three years' rent and the charges for breaking open the locker, ensuring it can cover dues in case of default," says Shetty.

Banks' liability for loss of locker contents due to their negligence is now capped. "It is capped at 100 times the annual locker rent. So, if the rent of your locker is, say, ₹5,000 per year, the bank's liability is capped at ₹5 lakh," says Shetty.

Losses caused by natural disasters (Acts of God) are not covered. Banks are expected to take necessary precautions, but are not liable for damage from events such as floods or earth-

quakes. "Banks are also not liable for losses due to customer negligence, such as leaving the locker open and exiting the locker room," says Dhawan.

The agreement prohibits the storage of illegal or hazardous materials. "The agreement gives banks the authority to act if they suspect misuse of the locker," says Abhishek Kumar, Securities and Exchange Board of India (Sebi) registered investment advisor and founder of Sahaj-Money.com. Banks must maintain a transparent waiting list of customers who wish to access the locker facility. They must also alert customers whenever their locker is accessed.

Sign promptly

Customers must sign the agreement promptly to avoid disruptions. "They should read it thoroughly and understand their rights and obligations. "They should also update their KYC (know your customer) and nominee details," says Kumar.

The agreement must be executed on valid stamp paper, the cost of which should be borne by the bank. Customers should obtain a signed copy for their records.

Purchase locker insurance

Given banks' limited liability, those storing high-value items like jewellery in lockers should purchase locker insurance. "Choose a sum insured that matches the value of your locker contents. Also, check if you need to provide valuation certificates for high-value items," says Kumar.

Why is registration not enough to prove you own a property?

The Supreme Court recently said that merely registering a property does not make you its legal owner. So if you have purchased a property based solely on a registered sale deed, you may want to read the fine print and go beyond.

Difference between ownership and registration

"Ownership of a property com-

prises several aspects, of which registration is only one," says Harsh Parikh, partner at a law firm, Khaitan & Co. Under Indian law, properties above ₹100 require registration. But that's not all. "A buyer must also prove full payment, possession, and custody of original title documents," he explains.

"Registration provides prima

facie evidence of a transaction, but it doesn't confer valid ownership or legal right to transfer or sell," said Rakesh Malhotra, chairman and director of Primes Developments.

How to verify property title

- Examine the full chain of title for at least 30 years
- Check encumbrance and muta-

tion records

- Ensure there's no pending litigation or tax dues
- Issue a public notice to invite claims
- Verify zoning permissions and consult a property lawyer

"Simply holding a registered deed is not enough. You must confirm the seller actually owns what they are selling," cautions Malhotra.

COMPILED BY AMIT KUMAR

TENDER CARE

— Advertorial

PUNJAB NATIONAL BANK EXPANDS FOOTPRINT IN KARNATAKA: NEW BRANCH INAUGURATED IN SIRA, TUMKUR DISTRICT

Punjab National Bank (PNB) inaugurated a new branch in Sira, Tumkur district, further strengthening its presence in Karnataka and serve the banking needs of a wider customer base.

The new branch is officially inaugurated by Dr. T.B. Jayachandra, Hon'ble MLA of Sira Constituency, along with Shri. Chidanand M.Gowda, Hon'ble MLC of Sira. The event was held in the presence of Mr. Ratish Kumar Singh, Deputy General Manager and Circle Head of PNB, Bangalore Circle, along with enthusiastic participation of the local people of Sira.

Expressing his appreciation, Dr. T.B. Jayachandra said, "I am happy to see PNB opening a branch in Sira, which reflects their commitment to the development of this region. I am confident that this branch will benefit local farmers, small business owners and residents alike."

Shri Chidanand M.Gowda also commended the initiative, stating, "This new branch will provide vital banking access to the people of Sira and surrounding areas. It is encouraging to see public sector bank like PNB actively contributing to the economic growth of our state."

Speaking at the inauguration, Mr. Ratish Kumar Singh said, "Opening this branch in Sira is an important step in our efforts to ensure that quality banking services are accessible to every corner of Karnataka. After the successful launch of our Mulbagal branch in Kolar district in the month of May, this is the second major milestone in the region in this June quarter. We are pleased to announce that around 25 more branches are in the pipeline, which will further deepen our reach and customer service network across Karnataka."



LIC HOUSING FINANCE REDUCES LENDING RATES TO 7.50% ON NEW HOME LOANS

LIC Housing Finance has reduced its Rate of Interest on new home loans by 50 basis points. With this revision, interest rates on new home loan sanctions will now start from 7.50%, effective June 19, 2025, coinciding with the company's 36th Foundation Day. Commenting on the announcement, Shri Tribhuvan Adhikari, MD & CEO, LIC Housing Finance said "As we mark our 36th Foundation Day, we remain committed to making home ownership more accessible. The rate cut is a continuation of our effort to align with RBI's policy direction and pass on the benefits to our customers. We are confident this move will provide an added boost to housing demand, especially in the affordable and mid-income segments, where aspirations of owning a home are closely tied to interest rate dynamics."



PUNJAB NATIONAL BANK, CIRCLE OFFICE, BENGALURU, CONDUCTS SPECIAL LOK ADALAT

Punjab National Bank Circle Office Bengaluru has conducted Special Lok Adalat for their NPA borrowers of DRT-I& II cases on 21.06.2025 at their Circle Office premises situated at 1st Floor, Raheja Towers, M.G.Road, Bengaluru-1. The special Lok Adalat was presided by the Hon'ble Presiding officer Shri Imtiaz Ali Debts Recovery Tribunal-1 Bengaluru. Judiciary & Non-Judiciary Conciliators appointed by District Legal Services Authority Bengaluru were also present.

Circle Head Ratish Kumar Singh informed that Punjab National Bank has conducted first ever Special Lok Adalat at Bengaluru circle for resolution of the DRT cases. Further ARMB Head Arun Kumar informed the outcome of today Lok Adalat. NPA accounts amounting to Rs10 Crores have been resolved in this Special Lok Adalat. The Hon'ble Presiding officer expressed his satisfaction over efforts taken by the Bank for resolving the cases amicably and advised to conduct more DRT Lok Adalats in future for speedy resolution of DRT cases.



WALKATHON ORGANISED BY CANARA BANK FOR CUSTOMER CONNECT

Canara Bank, Regional Office, Ahmedabad has organised Walkathon of 6 KM from Motera to New C G Road Ahmedabad on Sunday i.e. 22nd June, 2025 to bring the awareness about the Banks' Products and Services, as part of its 'Canara Customer Connect Initiative'. The event commenced with the flag-off by Circle Head and Executives, followed by an inspiring address by General Manager Sri Ranjeet Kumar Jha, who emphasized the Bank's recent customer-friendly initiatives, including waiver of minimum balance charges on Savings Bank accounts. The address motivated the staff to actively participate in customer engagement and strengthen the relationships. All the Staffs were sensitised towards importance of Customer Relationship Management and Turn Around Time to bring in new business for the Bank.



भारतीय कंटेनर निगम लिमिटेड
Container Corporation of India Ltd.
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

No.MSTC/Area-III/CONCOR/CHENNAI/25-26/1

25.06.2025

Online Public Auction Sale

CONCOR invites online auction sale of uncleared/unclaimed imported cargo, damaged domestic containers, domestic cargo available at CONCOR Terminals (Bangalore, Cochin, Hyderabad & Raipur) in Area-III (South). For Import Cargo the Public Auction is organized under Provisions of Section 48 of the Customs Act, 1962, without any further notice to Importer/Consignee. Valid objections, if any, against sale of goods involving cases under appeal or with Hon'ble Court may be submitted to CONCOR within 7 days from the issue of this notice, otherwise it would be presumed that Importer/Consignee has no objection and the goods may be sold without any further notice. Online Auction is conducted through M/s MSTC Ltd., an authorized e-commerce service provider for M/s CONCOR. The inspection of containers/cargo would be from 25-06-25 to 09-07-25 on working days/hours in the respective CONCOR terminals. Online auction is scheduled on 10.07.25. For details please log on to www.concorindia.com or eprocure.gov.in or www.mstcindia.co.in or contact CONCOR- 044-26482192 or MSTC Ltd. Ph: 044-25219004, e-Mail: mhjaiin@mstcindia.co.in. Further, please note corrigendum, if any, will be hosted on above websites only.

Sd/- Area Head-III(South)

AADHAR HOUSING FINANCE LIMITED

Registered Address: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road, Sampangi Rama Nagar, Bengaluru, Karnataka, India- 560027. CIN : L66010KA1990PLC011409

GHAR BANGA, TOH DASH BANEGA.

INFORMATION REGARDING THE 35th (THIRTY FIFTH) ANNUAL GENERAL MEETING OF AADHAR HOUSING FINANCE LIMITED

- The 35th (Thirty Fifth) Annual General Meeting ("AGM Meeting") of the Members of Aadhar Housing Finance Limited. ("the Company / your Company") will be held on **Tuesday, 29th July, 2025 at 10:00 a.m.** (Indian Standard Time) through Video Conferencing ("VC") or other Audio Visual Means ("DAVM"), in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder read with Ministry of Corporate Affairs ("MCA") Circulars dated 8th April, 2020, 13th April, 2020, 5th May, 2020, 25th September, 2023 and 19th September 19, 2024 ("MCA Circulars") and the Circular No. SEBI/HO/CFD/CFD-PoD2/P/CIR/2024/133 dated 3rd October, 2024 issued by Securities and Exchange Board of India ("SEBI") and other applicable circulars issued by SEBI (collectively referred to as "relevant Circulars"), to transact the businesses as set out in the Notice calling the AGM. Members participating through the VC/OAVM facility shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013.
- Dispatch of Annual Report: In compliance with the relevant Circulars, the Notice of AGM along with the Annual Report for the financial year 2024-25, will be sent to all the Members of the Company whose email address(es) are registered with the Company / Depository Participants. The aforesaid documents will also be available on the Company's website at, <https://aadharhousing.com/disclosures-under-regulation-62-of-the-sebi-ldr-regulation-2015-pdf/annual-report>. Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of National Securities Depository Limited ("NSDL") i.e. www.evoting.nsdl.com. Additionally, in accordance with Regulation 36(1)(b) of the Listing Regulations, the Company is also sending a letter to shareholders whose e-mail addresses are not registered with Company/Registrar/DP providing the weblink of Company's website from where the Annual Report for FY 2024-25 can be accessed.
- Manner of registering / updating email address(es): a) Members holding shares in physical mode, who have not registered / updated their email address(es) with the Company, are requested to register/ update their email address and other KYC details, by sending request at inward.rs@kfintech.com along with Form ISR-1 and other relevant forms and documents. The format of Form ISR-1 is available on the website of KFinTech at <https://ris.kfintech.com/clientservices/lsc/isrforms.aspx>. b) Members holding shares in dematerialised mode who have not registered their e-mail address(es) with their Depository Participant(s) are requested to register/update their email address(es) with the Depository Participant(s) with whom they maintain their demat accounts.
- Manner of casting vote(s) through e-Voting: Members can cast their vote(s) on the businesses as set out in the Notice of the AGM through electronic voting system. The manner of voting remotely ("remote e-Voting") by Members holding shares in dematerialised mode, physical mode and for Members who have not registered their email address(es) shall be provided in the Notice of the AGM. The facility for voting through electronic voting system will also be made available at the AGM and Members attending the AGM who have not cast their vote by remote e-Voting will be able to vote through e-Voting system during the AGM.
- Joining the AGM through VC/OAVM: Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. After successful login, members can see link of "VC/OAVM" placed under "Join meeting" menu against the Company name. Members are requested to click on VC/OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.
- Members are requested to carefully read all the Notes set out in the Notice of AGM and in particular, instructions for joining the AGM, manner of casting vote through remote e-Voting or through e-Voting system during the AGM.

For AADHAR HOUSING FINANCE LIMITED

Sd/-

Harshada Pathak

Company Secretary and Compliance Officer

ACS: 19534

Place: Mumbai

Date : 24th June, 2025

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