

Developer free to form building-wise societies



CONSUMER PROTECTION
JEHANگیر B GAI

Landowner Raj Kalamadir entrusted Ramnikant Kanji Vera, a developer, with redeveloping a property at Parel in Mumbai by demolishing the old building and constructing one or more new buildings on the plot. The landowner gave the redevelopment rights through an agreement executed in October 2003 and a supplementary agreement executed in August 2004.

The developer constructed Shiromani A Wing, comprising 47 flats, and handed over possession in 2007. He later constructed another building, called Shiromani B Wing, with 27 flats, and handed over possession in 2010.

While forming the society, 23 flat purchasers voted in favour of a single society, three were neutral, and the remaining 48 opted for two separate societies. The builder accordingly formed two societies. When it came to the execution of conveyance, the A Wing members did not cooperate. Instead, Shiromani A Wing Cooperative Housing Society (CHS), the complainant, approached the National Consumer Disputes Redressal Commission (National Commission) in 2017 with a complaint against the developer, the landowner, and the adjacent Shiromani B Wing CHS. The complainant alleged that the developer had illegally rented out the terrace to Bharti Airtel, converted stall parking into offices, sold the common space for commercial gains, failed to render accounts, and committed various other breaches.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

complaint was not maintainable. The B Wing Society questioned the maintainability of the complaint on the ground that there was no consumer-service provider relationship. The developer contested the complaint, contending that two separate societies were formed because the majority of the members did not want a single society for the two buildings. The developer also contended that the complaint was time-barred as the complainant had filed it nine years after the A Wing flat holders had been put in possession.

The National Commission observed that Section 7A of the Maharashtra Ownership Flats Act (MOFA) permits a builder to raise additional construction, subject to the developer having made true and full disclosure to the flat purchasers, as held by the Supreme Court in *Jayantil Investments vs Madhwarthi CHS*. The Commission noted that the developer had obtained the specific informed consent of the flat purchasers for the utilisation of FSI (floor space index) and held that it was not proper to question the additional construction put up after approval had been obtained. The Commission also observed that there was no embargo on the formation of two separate societies for the two wings. The Commission observed that the complainant had produced no evidence in support of the other allegations, such as letting out the terrace and converting open spaces into offices.

Accordingly, the Bench comprising Justice Ram Surat Ram Maurya and Bharat Kumar Pandya directed the complainant to inform the developer whether it was willing to accept the conveyance along with a proportionate share in the common amenities and recreational area. Upon receipt of an affirmative reply, the Commission directed the developer and the landowner to jointly execute the conveyance within one month. It granted no other relief, compensation, or costs. The Commission dismissed the complaint against Shiromani B Wing CHS.

The writer is a consumer activist

TAX FILING GUIDE FOR FREELANCERS AND PROFESSIONALS

Avoid presumptive taxation if actual expenses are high

Choose between old and new tax regimes carefully since free switching is not allowed every year

SANJEEV SINHA

A large number of freelancers, creators, consultants, app-based drivers and delivery partners working in the gig economy work outside the employer-employee framework. While this form of employment brings greater flexibility and multiple income streams, it also entails distinct responsibilities at the time of filing tax returns.

Classify income correctly

The Income-tax (IT) Act does not use the terms 'freelancer' or 'gig worker'. Tax treatment depends on the activity and manner of earning income. Regular skill-based work with financial risk usually counts as business or professional income. "In contrast, income from other sources is a residual category that applies only when a receipt cannot be taxed under any other head of income. It is typically meant for occasional, passive, or isolated receipts," says Shubham Jain, director, SVAS Business Advisors.

ITR-3 or ITR-4?

Taxpayers opting for presumptive taxation should use ITR-4 (Sugam), where a fixed percentage of turnover or gross receipts becomes taxable income. ITR-4 is unavailable if gross receipts exceed ₹50 lakh, or if the taxpayer has capital gains or income from more than one house property.

"ITR-3 is for individuals with business or professional income who are not using the presumptive taxation scheme. It is a more detailed return form that accommodates multiple income sources, including business, capital gains, and house property," says Jain.

Check presumptive tax eligibility

Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts



through digital means, subject to a turnover limit of ₹2 crore," says Jain. This rule reduces the compliance burden. Taxpayers need not maintain detailed books of account or undergo a tax audit.

Claim eligible expenses under ITR-3 Freelancers declaring actual profits under ITR-3 can claim expenses incurred wholly and exclusively for business purposes. "These may include office or home-office rent, internet and mobile bills, software subscriptions, depreciation on laptops and other work equipment, professional training and memberships, travel and lodging for client-related work, fees paid to consultants or accountants, and marketing or website maintenance expenses," says Neeraj Agarwal, senior partner, Nangia & Co.

These deductions can reduce taxable income if backed by records.

Pay advance tax on time

Advance tax becomes mandatory if the estimated tax liability for the year exceeds ₹10,000 after adjusting for tax deducted at source (TDS) credits. Freelancers should estimate income, deduct expenses, adjust TDS, and pay the balance in instalments.

"Failure to pay adequate advance tax can attract interest under Sections 234B and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwal.

How to fix mismatches

- Match TDS deducted with tax credit in Form 26AS before filing
- Report AIS/TIS errors or duplicate income entries through the I-T portal
- Follow up with clients or platforms to correct mismatches early
- Disclose the correct income in the ITR based on actual earnings
- Keep supporting documents ready for future tax queries

Assess tax regime choice carefully Individuals with business or professional income cannot switch between the old and new tax regimes every year, unlike salaried taxpayers.

"Once a taxpayer opts out of the default new tax regime and chooses the old tax regime, they get only one opportunity to switch back to the new regime. After re-entering the new tax regime, they generally cannot opt for the old regime again in subsequent years," says Agarwal.

Freelancers and professionals should assess the long-term tax impact before choosing the old tax regime.

When to skip presumptive tax

Presumptive taxation may not always be tax-efficient for eligible small businesses and professionals.

"Freelancers may benefit from opting for the normal taxation regime if their actual business expenses are significantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhil Chandra, partner, global people solutions, Grant Thornton Bharat.

Maintain books when required

Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants, to maintain

books if gross receipts exceed ₹15 lakh in any of the three preceding financial years.

"For other businesses and non-specified professions, books of account must be maintained if income exceeds ₹12 lakh or total sales, turnover or gross receipts exceed ₹10 lakh in any of the three preceding financial years, or are likely to exceed these limits in the case of a newly established business or profession. For individuals and Hindu undivided families (HUFs), these thresholds are enhanced to ₹25 lakh for income and ₹25 lakh for turnover or gross receipts," says Chandra.

A tax audit is generally required for businesses with turnover above ₹1 crore, or ₹10 crore if cash transactions stay within prescribed limits, and for professionals with gross receipts above ₹50 lakh. These rules may also apply when a taxpayer exits presumptive taxation by declaring income below the prescribed rate while total income exceeds the basic exemption limit.

Keep documents handy before filing Multiple clients and platforms make proper documentation critical for freelancers and gig workers. "Key documents to keep ready include client contracts, payment receipts, expense records for rent, internet, software subscriptions and travel, as well as reconciled copies of Form 26AS, the Annual Information Statement (AIS), and the Taxpayer Information Summary (TIS) to ensure all income and tax credits have been correctly reported," says Deepashree Shetty, partner, global mobility services, tax and regulatory advisory, BDO India. Records reduce the risk of mismatches and scrutiny.

Track return status after filing After filing and e-verification, taxpayers should track their TIR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist

VISAKA INDUSTRIES LIMITED

Regd. & Corporate Office: Visaka Towers, 1-5/303/89/3, P.O. Secunderabad - 500 003
Tel: 040 27913833, Web: www.visaka.co E-mail: investor.relations@visaka.in

NOTICE

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

This is to inform all the concerned that a special window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027, as per SEBI Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated January 30, 2026 (SEBI Circular).

This facility is available to those investors who had purchased physical shares of Visaka Industries Limited ("the Company") prior to April 01, 2019, and:

- had not lodged the shares for transfer; or
- had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Is the Original Share Certificate available with the Investor?	Whether eligible to lodge in the Special Window?
Before April 01, 2019	No (It is fresh lodged)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No (was not lodged)	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents will only be considered under the Special window.

Investors wishing to avail of this Special Window may contact the Company's Registrar and Transfer Agent, KFin Technologies Limited ("KFin Technologies Limited") having their address at Selenium Tower - B, Plot No. 311.32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.

For further details, investors may refer to the SEBI Circular available at: <https://tinyurl.com/29ab3727> Queries may be addressed to enward.rs@kfintech.com.

For VISAKA INDUSTRIES LIMITED
Sd/-
RAMAKANTH KUNAPULI
Place : Secunderabad Assistant Vice President & Company Secretary

SUNDARAM MUTUAL

Opening of a New Customer Care Centres:

Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of KFin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.

Location	Address	Effective Date
Udupi	KFin Technologies Limited Suhel Building, 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101 Karnataka Telephone: 0820-796-6169 Email: msfudup@kfintech.com	29-06-2026
Bhuj	KFin Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001 Gujarat Telephone: 2832456833 Email: msfubhuj@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

Place: Chennai
Date: June 29, 2026.

For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PLC034615

BHARAT HEAVY ELECTRICALS LIMITED

Chennai-600 014
(A Govt. of India Undertaking)

REQUIREMENT OF SUPPLIERS FOR STEEL FABRICATION AND SUPPLY OF OTHER ITEMS

BHEL, Tiruchirappalli invites new Suppliers for the following:

- Fabrication of steel items / boiler components under with BHEL material / with Vendor's material categories for various projects (Dept.: Outsourcing - OS).

- Supply of various items listed in BHEL website (Dept.: Materials Management - MM).

Full details can be downloaded from BHEL's website <https://www.bhel.com> (Tender Notifications page) against Ref. No: NIT_100769. Application for Supplier registration is to be submitted in Online portal by visiting <https://supplier.bhel.in> and by selecting the respective Unit.

All corrigenda / addenda / amendments / clarifications etc. to the above will be hosted on the above websites only and will not be published in any other media. Suppliers should regularly visit the above websites to keep themselves updated.

GM / OS, 0431 - 2574242, vs@bhel.in,
GM / MM, 0431 - 2574074, pspand@bhel.in

Place : Gurugram
Date : 28 June 2026

FORM NO. CAA. 2
(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

CA/CAAS/SCHE/2026

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013;

And

In the matter of Composite Scheme of Amalgamation of SWE Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferee Company 2)

with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
(CIN:U02411TN1980PT1386563)

Address: 18/3, Sippiachi Achai Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008

---Applicant / Transferee Company - 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferor Company 1") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation (the "Scheme") proposed between SWE Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferee Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Sippiachi Achai Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, Chitpady Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Sippiachi Achai Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albion F as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited
with
Sd/- Ramanathan Krishnan
Director
Date: 29.06.2026
Place: Chennai DIN: 02832355

HeidelbergCement India Limited

CIN: L26942HR1959FL042001
Regd. Office: 2nd Floor, Block-B, DLF Cyber Greens,
DLF Cyber City, Phase-II Gurgaon, Haryana - 122002
Tel.: Ph: +91-0124-4503700, Fax: +91 0124-4147698
Email: investors.kit@mycym.in, Website: www.mycym.com

Special Window for Transfer and Dematerialisation of Physical Securities

In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated 30th January 2026 has opened a special window for a period of one year from 31st February 2026 to 31st February 2027 for transfer and dematerialisation of physical securities that were sold/purchased prior to 31st April 2019.

The special window shall be available for Transfer Deeds which were executed prior to 31st April 2019 and shall also include such transfer requests which were submitted earlier and were rejected / returned / not attended due to deficiency in the documents / process / or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of completion of transfer of securities shall not be transferred, lien marked, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the aforesaid SEBI Circular which can be accessed at www.sebi.gov.in and

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent- M/s. Integrated Registry Management Services Private Limited by post to No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bangalore - 560025. Transfers submitted after 31st February 2027 will not be accepted by the Company/RTA.

Eligible investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited
Sd/-
Ravi Arora
Vice President- Corporate Affairs & Company Secretary

Place : Gurugram
Date : 28 June 2026

FORM NO. CAA. 2
(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013;

And

In the matter of Composite Scheme of Amalgamation of SWE Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferee Company 2)

with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
(CIN:U02411TN1980PT1386563)

Address: 18/3, Sippiachi Achai Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008

---Applicant / Transferee Company - 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferor Company 1") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation (the "Scheme") proposed between SWE Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferee Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Sippiachi Achai Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, Chitpady Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Sippiachi Achai Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albion F as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited
with
Sd/- Ramanathan Krishnan
Director
Date: 29.06.2026
Place: Chennai DIN: 02832355

SALE NOTICE UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016

GEI INDUSTRIAL SYSTEMS LIMITED (IN LIQUIDATION)
Reg. Office: 26/A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-462 023.

Date and Time of E-Auction: 3rd August 2026 between 03.00 p.m. to 05.00 p.m.
(With unitised sealed bids to be submitted by the bidders)

NOTICE is hereby given by the undersigned to the public Sale of Assets owned by GEI Industrial Systems Limited (in Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, India vide order dated 9th October 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS", "WHATSOEVER THERE IS BASIS" and "WITHOUT RESCUE" as such sale is without any kind of warranties and indemnities. The sale will be done by the undersigned through a auction platform <https://bbi.banknet.com>.

	Composite sale of Leasehold rights of Land & Building located at Plot No. 1,2,24-A,24-B,25-A,26-A,27-A & 28-A at Sector-A, Industrial Area, Govindpura, Bhopal, Madhya Pradesh-462023. Plant & machineries lying at aforementioned plots and the Securities and Financial Assets (Excluding Cash & Bank) held by			
4055		25.00,00,000/-	2.50,00,000/-	25.00,00,000/-

Developer free to form building-wise societies



CONSUMER PROTECTION

Landowner Raj Kalamadir entrusted Ramnikant Kanji Vera, a developer, with redeveloping a property at Parel in Mumbai by demolishing the old building and constructing one or more new buildings on the plot. The landowner gave the redevelopment rights through an agreement executed in October 2003 and a supplementary agreement executed in August 2004.

The developer constructed Shiromani A Wing, comprising 47 flats, and handed over possession in 2007. He later constructed another building, called Shiromani B Wing, with 27 flats, and handed over possession in 2010.

While forming the society, 23 flat purchasers voted in favour of a single society, three were neutral, and the remaining 48 opted for two separate societies. The building accordingly formed two societies. When it came to the execution of conveyance, the A Wing members did not cooperate. Instead, Shiromani A Wing Cooperative Housing Society (CHS), the complainant, approached the National Consumer Disputes Redressal Commission (National Commission) in 2017 with a complaint against the developer, the landowner, and the adjacent Shiromani B Wing CHS. The complainant alleged that the developer had illegally rented out the terrace to Bharti Airtel, converted stall parking into offices, sold the common space for commercial gains, failed to render accounts, and committed various other breaches.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

complaint was not maintainable. The B Wing Society questioned the maintainability of the complaint on the ground that there was no consumer-service provider relationship. The developer contested the complaint, contending that two separate societies were formed because the majority of the members did not want a single society for the two buildings. The developer also contended that the complaint was time-barred as the complainant had filed it nine years after the A Wing flat holders had been put in possession.

The National Commission observed that Section 7A of the Maharashtra Ownership Flats Act (MOFA) permits a builder to raise additional construction, subject to the developer having made true and full disclosure to the flat purchasers, as held by the Supreme Court in *Jayantilal Investments vs Madhuthar CHS*. The Commission noted that the developer had obtained the specific informed consent of the flat purchasers for the utilisation of FSI (floor space index) and held that it was not proper to question the additional construction put up after approval had been obtained. The Commission also observed that there was no embargo on the formation of two separate societies for the two wings. The Commission observed that the complainant had produced no evidence in support of the other allegations, such as letting out the terrace and converting open spaces into offices.

Accordingly, the Bench comprising Justice Ram Surat Ram Maurya and Bharat Kumar Pandya directed the complainant to inform the developer whether it was willing to accept the conveyance along with a proportionate share in the common amenities and recreational area. Upon receipt of an affirmative reply, the Commission directed the developer and the landowner to jointly execute the conveyance within one month. It granted no other relief, compensation, or costs. The Commission dismissed the complaint against Shiromani B Wing CHS.

The writer is a consumer activist

TAX FILING GUIDE FOR FREELANCERS AND PROFESSIONALS

Avoid presumptive taxation if actual expenses are high

Choose between old and new tax regimes carefully since free switching is not allowed every year

SANJEEV SINHA

A large number of freelancers, creators, consultants, app-based drivers and delivery partners working in the gig economy work outside the employer-employee framework. While this form of employment brings greater flexibility and multiple income streams, it also entails distinct responsibilities at the time of filing tax returns.

Classify income correctly

The Income-tax (I-T) Act does not use the terms 'freelancer' or 'gig worker'. Tax treatment depends on the activity and manner of earning income. Regular skill-based work with financial risk usually counts as business or professional income. "In contrast, income from other sources is a residual category that applies only when a receipt cannot be taxed under any other head of income. It is typically meant for occasional, passive, or isolated receipts," says Shubham Jain, director, SVAS Business Advisors.

ITR-3 or ITR-4?

Taxpayers opting for presumptive taxation should use ITR-4 (Sugam), where a fixed percentage of turnover or gross receipts becomes taxable income. ITR-4 is unavailable if gross receipts exceed ₹50 lakh, or if the taxpayer has capital gains or income from more than one house property.

"ITR-3 is for individuals with business or professional income who are not using the presumptive taxation scheme. It is a more detailed return form that accommodates multiple income sources, including business, capital gains, and house property," says Jain.

Check presumptive tax eligibility

Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts



through digital means, subject to a turnover limit of ₹2 crore," says Jain. This rule reduces the compliance burden. Taxpayers need not maintain detailed books of account or undergo a tax audit.

Claim eligible expenses under ITR-3 Freelancers declaring actual profits under ITR-3 can claim expenses incurred wholly and exclusively for business purposes. "These may include office or home-office rent, internet and mobile bills, software subscriptions, depreciation on laptops and other work equipment, professional training and memberships, travel and lodging for client-related work, fees paid to consultants or accountants, and marketing or website maintenance expenses," says Neeraj Agarwal, senior partner, Nangia & Co.

These deductions can reduce taxable income if backed by records.

Pay advance tax on time

Advance tax becomes mandatory if the estimated tax liability for the year exceeds ₹10,000 after adjusting for tax deducted at source (TDS) credits. Freelancers should estimate income, deduct expenses, adjust TDS, and pay the balance in instalments.

"Failure to pay adequate advance tax can attract interest under Sections 234B and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwal.

How to fix mismatches

- Match TDS deducted with tax credit in Form 26AS before filing
- Report AIS/TIS errors or duplicate income entries through the I-T portal
- Follow up with clients or platforms to correct mismatches early
- Disclose the correct income in the ITR based on actual earnings
- Keep supporting documents ready for future tax queries

Assess tax regime choice carefully

Individuals with business or professional income cannot switch between the old and new tax regimes every year, unlike salaried taxpayers. "Once a taxpayer opts out of the default new tax regime and chooses the old tax regime, they get only one opportunity to switch back to the new regime. After re-entering the new tax regime, they generally cannot opt for the old regime again in subsequent years," says Agarwal.

Freelancers and professionals should assess the long-term tax impact before choosing the old tax regime.

When to skip presumptive tax

Presumptive taxation may not always be tax-efficient for eligible small businesses and professionals. "Freelancers may benefit from opting for the normal taxation regime if their actual business expenses are significantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhil Chandra, partner, global people solutions, Grant Thornton Bharat.

Maintain books when required

Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants, to maintain

books if gross receipts exceed ₹5 lakh in any of the three preceding financial years.

"For other businesses and non-specified professions, books of account must be maintained if income exceeds ₹1.2 lakh or total sales, turnover or gross receipts exceed ₹10 lakh in any of the three preceding financial years, or are likely to exceed these limits in the case of a newly established business or profession. For individuals and Hindu undivided families (HUFs), these thresholds are enhanced to ₹2.5 lakh for income and ₹25 lakh for turnover or gross receipts," says Chandra.

A tax audit is generally required for businesses with turnover above ₹1 crore, or ₹10 crore if cash transactions stay within prescribed limits, and for professionals with gross receipts above ₹50 lakh. These rules may also apply when a taxpayer exits presumptive taxation by declaring income below the prescribed rate while total income exceeds the basic exemption limit.

Keep documents handy before filing Multiple clients and platforms make proper documentation critical for freelancers and gig workers. "Key documents to keep ready include client contracts, payment receipts, expense records for rent, internet, software subscriptions and travel, as well as reconciled copies of Form 26AS, the Annual Information Statement (AIS), and the Taxpayer Information Summary (TIS) to ensure all income and tax credits have been correctly reported," says Deepashree Shetty, partner, global mobility services, tax and regulatory advisory, BDO India. Records reduce the risk of mismatches and scrutiny.

Track return status after filing After filing and e-verification, taxpayers should track their ITR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist

VISAKA INDUSTRIES LIMITED
CIN: L28201TG1989P000372
Regd. & Corporate Office: Visaka Towers, 1-5/303/89/3, S.P. Road, Secunderabad - 500 003
Tel: 040 27913833, Web: www.visaka.co, E-mail: investor.relations@visaka.in

NOTICE
SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

This is to inform all the concerned that a special window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027, as per SEBI Circular No. HO/38/13/11/2026-MRSD-PDD/13/50/1026 dated January 30, 2026 (SEBI Circular).

This facility is available to those investors who had purchased physical shares of Visaka Industries Limited ("the Company") prior to April 01, 2019, and:

- had not lodged the shares for transfer; or
- had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window
For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Is the Original Share Certificate available with the Investor?	Whether eligible to lodge in the Special Window?
Before April 01, 2019	No (It is fresh lodged)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No (was not lodged)	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents will only be considered under the Special window.

Investors wishing to avail of this Special Window may contact the Company's Registrar and Transfer Agent, Kfin Technologies Limited, Visaka Industries Limited having their address at Selenium Tower - B, Plot No. 311.32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.

For further details, investors may refer to the SEBI Circular available at: <https://tinyurl.com/29ab3727>. Queries may be addressed to enward.rs@kfintech.com.

For VISAKA INDUSTRIES LIMITED
Sd/-
RAMAKANTH KUNAPULI
Date: 29-06-2026
Place: Secunderabad
Assistant Vice President & Company Secretary

BHARAT HEAVY ELECTRICALS LIMITED
BHEL
Chitrapur Road, Secunderabad - 500014
(A Govt. of India Undertaking)

REQUIREMENT OF SUPPLIERS FOR STEEL FABRICATION AND SUPPLY OF OTHER ITEMS

BHEL, Tiruchirappalli invites new Suppliers for the following:

- Fabrication of steel items / boiler components under with BHEL material / with Vendor's material categories for various projects (Dept.: Outsourcing - OS).
- Supply of various items listed in BHEL website (Dept.: Materials Management - MM).

Full details can be downloaded from BHEL's website <https://www.bhel.com> (Tender Notifications page) against Ref. No: NIT_100769. Application for Supplier registration is to be submitted in Online portal by visiting <https://supplier.bhel.in> and by selecting the respective Unit.

All corrigenda / addenda / amendments / clarifications etc. to the above will be hosted on the above websites only and will not be published in any other media. Suppliers should regularly visit the above websites to keep themselves updated.

GM / OS, 0431 - 2574242, vs@bhel.in,
GM / MM, 0431 - 2574074, pspand@bhel.in

HeidelbergCement India Limited
CIN: L28942HR1959FL042001
Regd. Office: 2nd Floor, Block-B, DLF Cyber Greens, DLF Cyber City, Phase-II Gurgaon, Haryana - 122002
Tel.: Ph: +91 0124 4503700, Fax: +91 0124 4147698
Email Id: investors.kit@mycsm.in, Website: www.mycsm.com

NOTICE
Special Window for Transfer and Dematerialisation of Physical Securities

In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/38/13/11/2026-MRSD-PDD/13/50/2026 dated 30th January 2026 has opened a special window for a period of one year from 31st February 2026 to 31st February 2027 for transfer and dematerialisation of physical securities that were sold/purchased prior to 31st April 2019.

The special window shall be available for Transfer Deeds which were executed prior to 31st April 2019 and shall also include such transfer requests which were submitted earlier and were rejected / returned / not attended due to deficiency in the documents / process / or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of completion of transfer of securities shall not be transferred, lien marked, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the aforesaid SEBI Circular which can be accessed at www.sebi.gov.in and

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent - M/s. Integrated Registry Management Services Private Limited by post to No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bangalore - 560025. Transfers submitted after 31st February 2027 will not be accepted by the Company/RTA.

Eligible investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited
Sd/-
Ravi Arora
Vice President- Corporate Affairs & Company Secretary

Place: Gurgaon
Date: 29 June 2026

FORM NO. CAA. 2
(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

CAACA/SIC/HC/2026

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013; and

In the matter of Composite Scheme of Amalgamation of SWE Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
CIN: U02411TN1980PT1386563
Address: 18/3, Siggipai Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008

Transferee Company - 2
Sd/-
Appl./Transferee Company - 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferee Company 1") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation ("the Scheme") proposed between SWE Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Siggipai Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, Chitrapur Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Siggipai Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albion F as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited
Sd/-
Ravi Ramathan Krishnan
Director
DIN: 02832355

Sale Notice Under Insolvency and Bankruptcy Code, 2016
GEI INDUSTRIAL SYSTEMS LIMITED (IN LIQUIDATION)
Reg. Office: 26/A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-462 023.

Notice and Time of Auction: 3rd August 2026 Between 03.00 p.m. to 05.00 p.m.
(With unlimited sealed bids till 05.00 p.m. on 3rd August 2026)

Date is hereby given by the undersigned to the public Sale of Assets owned by GEI Industrial Systems Limited (in Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, India vide order dated 09th October 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS", "WHATSOEVER THERE IS BASIS" and "WITHOUT RESERVE" as such sale is without any kind of warranties and indemnities. The sale will be done by the undersigned through a auction platform <https://baanbank.com>.

Sl. No.	Assets	Reserve Price (Rs.)	EMD (Rs.)	Incremental Value (Rs.)
4055	Composite sale of Leasehold rights of Land & Building located at Plot No. 1, 2, 24-A, 24-B, 25-A, 25-B, 27-A, & 29-A at Sector-A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-462023, Part of machines lying at aforementioned plots and the Securities and other Assets (excluding Cash & Bank) held by the company.	25,00,00,000/-	2,50,00,000/-	25,00,000/-

Terms and Condition of the Auction are as under:-

- Auction will be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATSOEVER THERE IS BASIS" through a auction platform <https://baanbank.com>.
- To participate in the auction, all the interested bidders are requested to kindly submit the documents, the formats of which are available in the process memorandum.
- Prospective bidders need to register on the auction platform. <https://baanbank.com>.
- Kindly note that the prospective bidder shall submit an undertaking that they do not suffer from any legal liability under Section 25A of the Code to the extent applicable and that it found ineligible on any stage, the earnest money deposited shall be forfeited to the Liquidator.
- Prospective bidders shall deposit the Earnest Money Deposit (EMD) through the auction platform. It is also specified that if the bidder is found ineligible under any criteria, EMD shall be forfeited as per BBI vide Circular No. BBI/Liquidation/2025/29 dated 29th March 2025.
- Kindly note that EMD payment must be made through the BAAANKET portal by adding funds to the e-Wallet and clicking "Participate" for the respective auction. The interested bidder should create their ID & Password on the auction platform and deposit their EMD amount in the e-Wallet of the portal. For any query regarding the e-auction portal, reach out to BAAANKET (Bank Asset Auction Network), Email ID: support@baanbank.com, Mobile No. +91 8251221532, 9896060755, rajesh.gupta@baanbank.com, sawal.sharma@baanbank.com.
- All the auction process documents are uploaded on the BAAANKET portal and the participants must download the same and submit all the documents on the portal.
- The Bidders, prior to submitting their Bid, should make their independent enquiries regarding the Company, Assets, incidental costs, if any, at their own expense and satisfy themselves.
- The Successful Bidder will be responsible for the application of stamp duties, legal cost, transfer charges and fees, GST and other taxes related to the sale under this Auction & completing the documentation. The Successful Bidder shall bear the applicable stamp duties, transfer charge, fees, etc. and all the statutory / non-statutory dues, taxes, rates, assessment charges, fees, etc. in respect of the property / asset put on auction. Any statutory and other dues payable & due on property / asset shall be borne by purchaser as per the provisions of applicable law.
- As per the Paragraph 12 of Schedule I (BBI) (Liquidation Process), Regulations, 2015, on the close of the auction, the highest bidder shall be invited to provide balance sale consideration within 90 days of the date of such demand. Provided that payments made after thirty days shall attract interest at the rate of 12% per annum. The Seller shall be cancelled if the payment is not received within 90 days (The SCC has decided that the time period for payment of the balance sale consideration (as provided in Clause (12) of Para I of Schedule I), would not be extended beyond ninety days). As per the Schedule I (BBI) (Liquidation Process), Regulations, within three days of declaring the highest bidder, the liquidator shall conduct due diligence and verify the eligibility of the highest bidder. The liquidator shall present the auction results, details of the highest bidder, and the due diligence conducted to the National Company Law Tribunal under regulation 31A. The liquidator shall declare the highest bidder as the successful bidder or reject such bidder, after consultation with the National Company Law Tribunal. If a bidder is found ineligible, the earnest money deposited by him shall be forfeited. In case the highest bidder is found ineligible, the liquidator may, in consultation with the National Company Law Tribunal, declare the next highest bidder as the successful bidder after following the same process as provided under clause (12A) to clause (12E) of the Schedule I of BBI (Liquidation Process), Regulations. On payment of the full amount, the sale shall stand completed, the liquidator shall execute certificate of sale or sale deed to transfer such assets and the assets shall be delivered to him in the manner specified in the terms of sale.
- It is clarified that this invitation purports to invite prospective bidders and does not create any right of binding obligation on the part of the Liquidator or the Company to effectuate the sale. The Liquidator reserves the right to cancel or modify the e-auction process and / or to accept and / or to disqualify any interested party / potential investor / bidder without assigning any reason without any liability.
- Please Refer the Complete E-Auction Process Document / E-Auction Process Memorandum for the Details / Terms and Conditions of the Auction. Sale shall be subject to the provisions of the Insolvency and Bankruptcy Code 2016 and Regulations. To access the process memorandum, eligibility documents, complete list of assets, visit the auction portal <https://baanbank.com>, baanbank@baanbank.com or alternatively you may reach out to the liquidator on liq.gei@gmail.com or visit <https://geiindia.in>. Interested bidders are requested to visit the mentioned website and submit a bid.

TIMELINES FOR PARTICIPATION

Sl. No.	Event	Period
1.	Issuance of Assets of Corporate Debtor	29 th June, 2025 to 1 st August, 2025
2.	Last date of submission of Eligibility Documents	1 st August, 2025
3.	Last Date for submission of EMD	1 st August, 2025
4.	Date and time of E-Auction	03 rd August, 2026 from 3.00 PM to 5.00 PM

Chirag Shetty
Liquidator of GEI Industrial Systems Limited
BBI Reg. No. BBI/P-001/JP-109/2015-19/11537
AFA No. AA1/11537/02/31/1226/108668 valid till Dec 31, 2025
Place: 29th June, 2026, 208, Pathar, Auro, HCF Bank, Narmada-460009
Date: 29th June, 2026
E-mail ID: liq.gei@gmail.com

SUNDARAM MUTUAL
Sundaram Finance Group

Opening of a New Customer Care Centres:
Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of Kfin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.

Location	Address	Effective Date
Udupi	KFIN Technologies Limited Suhel Building, 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101 Karnataka Telephone: 0820-796-6169 Email Id: msufdupi@kfintech.com	29-06-2026
Bhuj	KFIN Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001 Gujarat Telephone: 2832456833 Email Id: msibhuj@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

For Sundaram Asset Management Company Ltd
R Ajith Kumar
Company Secretary & Compliance Officer

Place: Chennai
Date: June 29, 2026.

For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PL034615

Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
Contact No. (India) 1860 425 7237, (NRI) +91 40 2345 2215
www.sundarammutual.com
Regd. Office: No. 21, Patullos Road, Chennai 600 041.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

The writer is a consumer activist

Choose between old and new tax regimes carefully since free switching is not allowed every yr

Check presumptive tax eligibility
Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts

"Failure to pay adequate advance tax can attract interest under Sections 234A and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwala.

nificantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhilesh Chandra, partner, global people solutions. Grant Thornton Bharat.

Maintain books when required
Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants to maintain

Track return status after filing
After filing and e-verification, taxpayers should track their ITR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist



HeidelbergCement India Limited

CIN: L29942DL1998PL0400261

Regd. Office: 2nd Floor, Block-4, DLF Cyber Greens,
DLF Cyber City, Phase-II, Gurgaon, Haryana - 122002
Tel.: Ph. : +91 0124-5503700, Fax: +91 0124-417698
Email Id: investors.koin@mycenco.in Website: www.mycenco.com

NOTICE

Special Window for Transfer and Dematerialisation of Physical Securities

In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/308/31/11 dated 22/02/2011 (MRSD-P001/3750/2020) dated 30th January 2020 has opened another special window for a period of one year from 1st January 2020 to 31st January 2021 for transfer and dematerialisation of physical securities that were sold/purchased prior to 1st April 2019. The special window shall be available for Transfer Deeds which were executed prior to 1st April 2019 and shall also include such transfer requests which were submitted earlier and are pending / returned / not attended due to deficiency in the documents / process or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of transfer. Further, such Securities shall not be transferred, traded, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the attached SEBI Circular which can be accessed at www.mycenco.com

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent: M/s. Integrated Registry Management Services Private Limited (CIN No. 28, Rama Road, Secidney, 4th Floor, Sarang Road, Malviya Nagar, Bangalore - 560003. Transfer requests submitted after 4th February 2021 will not be accepted by the Company/RTA.

Eligible Investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited
Sd/-
Ravi Arora
Vice President-Corporate Affairs
Company Secretary

FORM NO. CAA- 2

[Pursuant to Section 203 of Companies Act 2013 and Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016]

CAACAA/13/CEH/2026

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013;

In the matter of Composite Scheme of Amalgamation of
SWC Engineering Services Private Limited ("Transferor Company 1") and
Chyso India Private Limited ("Transferee Company 1" / Transferor Company 2")
with
Fosroc Chemicals (India) Private Limited ("Transferor Company 2")
and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited

(CIN:U02411DL1998PT186563)

Address: 18/5, Sipahi Akki Building, Floor No.7,
Bukmin Lakshmi Naryal Road, Sector-14,
Egmore, Chennai, Tamil Nadu - 600008

Applicant / Transferee/Transferee



SUNDARAM FINANCE GROUP

Notice - cum - Addendum to the Scheme Information Document / Key Information Memorandum / Statement of Additional Information to the schemes of Sundaram Mutual Fund ('Fund')

Opening of a New Customer Care Centres:

Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of KFin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.:

Location	Address	Effective Date
Udupi	KFIN Technologies Limited Suhel Building, 9-3-39C, Near Fish Market, Opp PPG Road, Chitpady, Udupi-576101 Karnataka. Telephone: 0820-796-6169 Email Id: mfsudupi@kfintech.com	29-06-2026
Bhuj	KFIN Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj – 370001 Gujarat Telephone: 2832456833 Email Id: mfsbhuj@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

Place: Chennai
Date: June 29, 2026.

For Sundaram Asset Management Company Ltd
R Ajith Kumar
 Company Secretary & Compliance Officer

For more information please contact:
Sundaram Asset Management Company Ltd
 (Investment Manager to Sundaram Mutual Fund)
 CIN: U93090TN1996PLC034615

Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
 Contact No. (India) 1860 425 7237, (NRI) +91 40 2345 2215
www.sundarammutual.com

Regd. Office: No. 21, Patulus Road, Chennai 600 002.

Mutual Fund Investments are subject to market risks. read all scheme related documents carefully.

MF0327181010

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal (NCLT), Chennai Bench, has ordered the Tribunal has directed the Meeting of the Unsecured Creditors of Forsos Chemicals (India) Private Limited (the "Transferor Company 2") for the purpose of consideration of the Scheme of Amalgamation ("the Scheme") proposed between SWC Engineering Services Private Limited ("Transferor Company 1") and Chrysio India Private Limited (Transferor Company 1 / Transferor Company 2) with Forsos Chemicals (India) Private Limited ("Transferee Company"). The said respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

The said order and the said order as so directed therein, the notice is hereby given that a Meeting of the Unsecured Creditors of the Company are convened and held at 18/2, Saggi Achi Building, Floor No.7, Rukminithirumala Nagar, Tamil Nadu, Friday 13th July, 2026 at 10:30 AM - 6:00PM.

The Unsecured Creditors of the Company are requested to attend the said meeting.

The said Scheme of Amalgamation and the Explanatory Statement under Sections 23 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the said company from the date of publication of this notice. Representative, CS I B Harikrishna, having office at No. 44/38, 1st floor, Veerabhadra Street, Mungambakam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may present in person or by authorized agent. The resolutions passed at the Meeting shall be subject to all letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/2, Saggi Achi Building, Floor No.7, Rukminithirumala Nagar, Tamil Nadu, Friday 13th July, 2026 at 10:30 AM - 6:00PM, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Allynness F as the Chairman and Mr. V Srikanth Ananth as scrutinizer of the said Meeting. The above mentioned persons will preside over the Meeting, which will be subject to the subsequent approval of the NCLT.

Sai Ramathan Krishnan
Director

Date: 29.06.2026
Place: Chennai

For Forsos Chemicals (India) Private Limited
Sd/-

[illegible]

Developer free to form building-wise societies



CONSUMER PROTECTION

Landowner Raj Kalamadir entrusted Ramnikant Kanji Vera, a developer, with redeveloping a property at Parel in Mumbai by demolishing the old building and constructing one or more new buildings on the plot. The landowner gave the redevelopment rights through an agreement executed in October 2003 and a supplementary agreement executed in August 2004.

The developer constructed Shiromani A Wing, comprising 47 flats, and handed over possession in 2010. He later constructed another building, called Shiromani B Wing, with 27 flats, and handed over possession in 2010.

While forming the society, 23 flat purchasers voted in favour of a single society, three were neutral, and the remaining 48 opted for two separate societies. The building accordingly formed two societies. When it came to the execution of conveyance, the A Wing members did not cooperate. Instead, Shiromani A Wing Cooperative Housing Society (CHS), the complainant, approached the National Consumer Disputes Redressal Commission (National Commission) in 2017 with a complaint against the developer, the landowner, and the adjacent Shiromani B Wing CHS. The complainant alleged that the developer had illegally rented out the terrace to Bharti Airtel, converted stall parking into offices, sold the common space for commercial gains, failed to render accounts, and committed various other breaches.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

complaint was not maintainable. The B Wing Society questioned the maintainability of the complaint on the ground that there was no consumer-service provider relationship. The developer contested the complaint, contending that two separate societies were formed because the majority of the members did not want a single society for the two buildings. The developer also contended that the complaint was time-barred as the complainant had filed it nine years after the A Wing flat holders had been put in possession.

The National Commission observed that Section 7A of the Maharashtra Ownership Flats Act (MOFA) permits a builder to raise additional construction, subject to the developer having made true and full disclosure to the flat purchasers, as held by the Supreme Court in *Jayantilal Investments vs Madhuthar CHS*. The Commission noted that the developer had obtained the specific informed consent of the flat purchasers for the utilisation of FSI (floor space index) and held that it was not proper to question the additional construction put up after approval had been obtained. The Commission also observed that there was no embargo on the formation of two separate societies for the two wings. The Commission observed that the complainant had produced no evidence in support of the other allegations, such as letting out the terrace and converting open spaces into offices.

Accordingly, the Bench comprising Justice Ram Surat Ram Maurya and Bharat Kumar Pandya directed the complainant to inform the developer whether it was willing to accept the conveyance along with a proportionate share in the common amenities and recreational area. Upon receipt of an affirmative reply, the Commission directed the developer and the landowner to jointly execute the conveyance within one month. It granted no other relief, compensation, or costs. The Commission dismissed the complaint against Shiromani B Wing CHS.

The writer is a consumer activist

TAX FILING GUIDE FOR FREELANCERS AND PROFESSIONALS

Avoid presumptive taxation if actual expenses are high

Choose between old and new tax regimes carefully since free switching is not allowed every year

SANJEEV SINHA

A large number of freelancers, creators, consultants, app-based drivers and delivery partners working in the gig economy work outside the employer-employee framework. While this form of employment brings greater flexibility and multiple income streams, it also entails distinct responsibilities at the time of filing tax returns.

Classify income correctly

The Income-tax (I-T) Act does not use the terms 'freelancer' or 'gig worker'. Tax treatment depends on the activity and manner of earning income. Regular skill-based work with financial risk usually counts as business or professional income. "In contrast, income from other sources is a residual category that applies only when a receipt cannot be taxed under any other head of income. It is typically meant for occasional, passive, or isolated receipts," says Shubham Jain, director, SVAS Business Advisors.

ITR-3 or ITR-4?

Taxpayers opting for presumptive taxation should use ITR-4 (Sugam), where a fixed percentage of turnover or gross receipts becomes taxable income. ITR-4 is unavailable if gross receipts exceed ₹50 lakh, or if the taxpayer has capital gains or income from more than one house property.

"ITR-3 is for individuals with business or professional income who are not using the presumptive taxation scheme. It is a more detailed return form that accommodates multiple income sources, including business, capital gains, and house property," says Jain.

Check presumptive tax eligibility

Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts



through digital means, subject to a turnover limit of ₹2 crore," says Jain. This rule reduces the compliance burden. Taxpayers need not maintain detailed books of account or undergo a tax audit.

Claim eligible expenses under ITR-3 Freelancers declaring actual profits under ITR-3 can claim expenses incurred wholly and exclusively for business purposes. "These may include office or home-office rent, internet and mobile bills, software subscriptions, depreciation on laptops and other work equipment, professional training and memberships, travel and lodging for client-related work, fees paid to consultants or accountants, and marketing or website maintenance expenses," says Neeraj Agarwal, senior partner, Nangia & Co.

These deductions can reduce taxable income if backed by records.

Pay advance tax on time

Advance tax becomes mandatory if the estimated tax liability for the year exceeds ₹10,000 after adjusting for tax deducted at source (TDS) credits. Freelancers should estimate income, deduct expenses, adjust TDS, and pay the balance in instalments.

"Failure to pay adequate advance tax can attract interest under Sections 234B and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwal.

How to fix mismatches

- Match TDS deducted with tax credit in Form 26AS before filing
- Report AIS/TIS errors or duplicate income entries through the I-T portal
- Follow up with clients or platforms to correct mismatches early
- Disclose the correct income in the ITR based on actual earnings
- Keep supporting documents ready for future tax queries

Assess tax regime choice carefully Individuals with business or professional income cannot switch between the old and new tax regimes every year, unlike salaried taxpayers.

"Once a taxpayer opts out of the default new tax regime and chooses the old tax regime, they get only one opportunity to switch back to the new regime. After re-entering the new tax regime, they generally cannot opt for the old regime again in subsequent years," says Agarwal.

Freelancers and professionals should assess the long-term tax impact before choosing the old tax regime.

When to skip presumptive tax

Presumptive taxation may not always be tax-efficient for eligible small businesses and professionals.

"Freelancers may benefit from opting for the normal taxation regime if their actual business expenses are significantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhil Chandra, partner, global people solutions, Grant Thornton Bharat.

Maintain books when required

Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants, to maintain

books if gross receipts exceed ₹15 lakh in any of the three preceding financial years.

"For other businesses and non-specified professions, books of account must be maintained if income exceeds ₹12 lakh or total sales, turnover or gross receipts exceed ₹10 lakh in any of the three preceding financial years, or are likely to exceed these limits in the case of a newly established business or profession. For individuals and Hindu undivided families (HUFs), these thresholds are enhanced to ₹25 lakh for income and ₹25 lakh for turnover or gross receipts," says Chandra.

A tax audit is generally required for businesses with turnover above ₹1 crore, or ₹10 crore if cash transactions stay within prescribed limits, and for professionals with gross receipts above ₹50 lakh. These rules may also apply when a taxpayer exits presumptive taxation by declaring income below the prescribed rate while total income exceeds the basic exemption limit.

Keep documents handy before filing Multiple clients and platforms make proper documentation critical for freelancers and gig workers. "Key documents to keep ready include client contracts, payment receipts, expense records for rent, internet, software subscriptions and travel, and copies of Form 26AS, the Annual Information Statement (AIS), and the Taxpayer Information Summary (TIS) to ensure all income and tax credits have been correctly reported," says Deepashree Shetty, partner, global mobility services, tax and regulatory advisory, BDO India. Records reduce the risk of mismatches and scrutiny.

Track return status after filing After filing and e-verification, taxpayers should track their ITR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist

VISAKA INDUSTRIES LIMITED
Regd. & Corporate Office: Visaka Towers, 1-5/303/890, S.P. Road, Secunderabad - 500 003
Tel: 040 27913833, Web: www.visaka.co, E-mail: investor.relations@visaka.in

NOTICE
SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

This is to inform all the concerned that a special window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027, as per SEBI Circular No. HO/381/31/11/2026-MRSD-PDD/13/570/2026 dated January 30, 2026 (SEBI Circular).

This facility is available to those investors who had purchased physical shares of Visaka Industries Limited ("the Company") prior to April 01, 2019, and:

- had not lodged the shares for transfer; or
- had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Is the Original Share Certificate available with the Investor?	Whether eligible to lodge in the Special Window?
Before April 01, 2019	No (It is fresh lodged)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No (was not lodged)	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents will only be considered under the Special window.

Investors wishing to avail of this Special Window may contact the Company's Registrar and Transfer Agent, KFin Technologies Limited, Visaka Industries Limited having their address at Selenium Tower - B, Plot No. 311.32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.

For further details, investors may refer to the SEBI Circular available at: <https://tinyurl.com/29ab3727>. Queries may be addressed to enward.rs@kfintech.com.

For VISAKA INDUSTRIES LIMITED
Sd/-
RAMAKANTH KUNAPULI
Date: 29-06-2026
Place: Secunderabad
Assistant Vice President & Company Secretary

SUNDARAM MUTUAL
Sundaram Finance Group

Notice - cum - Addendum to the Scheme Information Document / Key Information Memorandum / Statement of Additional Information to the schemes of Sundaram Mutual Fund (Fund)

Opening of a New Customer Care Centres:

Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of KFin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.

Location	Address	Effective Date
Udupi	KFIN Technologies Limited Sudhi Building, 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101 Karnataka Telephone: 0820-796-6169 Email: msudhi@kfintech.com	29-06-2026
Bhuj	KFIN Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001 Gujarat Telephone: 2832456833 Email: msibhuj@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

Place: Chennai
Date: June 29, 2026.
For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PLC034615

Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
Contact No. (India) 1860 425 7237, (NRI) 41 40 2345 2215
www.sundarammutual.com
Regd. Office: No. 21, Padullos Road, Chennai 600 021.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

BHARAT HEAVY ELECTRICALS LIMITED
BHEL
Chitrapur Road, Secunderabad - 500014
(A Govt. of India Undertaking)

REQUIREMENT OF SUPPLIERS FOR STEEL FABRICATION AND SUPPLY OF OTHER ITEMS

BHEL, Tiruchirappalli invites new Suppliers for the following:

- Fabrication of steel items / boiler components under with BHEL material / with Vendor's material categories for various projects (Dept.: Outsourcing - OS).
- Supply of various items listed in BHEL website (Dept.: Materials Management - MM).

Full details can be downloaded from BHEL's website <https://www.bhel.com> (Tender Notifications) page against Ref. No: NIT_100769. Application for Supplier registration is to be submitted in Online portal by visiting <https://supplier.bhel.in> and by selecting the respective Unit.

All corrigenda / addenda / amendments / clarifications etc. to the above will be hosted on the above websites only and will not be published in any other media. Suppliers should regularly visit the above websites to keep themselves updated.

GM / OS, 0431 - 2574242, vs@bhel.in,
GM / MM, 0431 - 2574074, pspandi@bhel.in

HeidelbergCement India Limited
CIN: L26942HR1959FL042001
Regd. Office: 2nd Floor, Block-B, DLF Cyber Greens,
DLF Cyber City, Phase-II Gurgaon, Haryana - 122002
Tel.: Ph: +91-124-4503700, Fax: +91-124-4147698
Email: it.investors@hclm.com, Website: www.hcem.com

Special Window for Transfer and Dematerialisation of Physical Securities

In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/381/31/11/2026-MRSD-PDD/13/570/2026 dated 30th January 2026 has opened a special window for a period of one year from 31st February 2026 to 31st February 2027 for transfer and dematerialisation of physical securities that were sold/purchased prior to 31st April 2019.

The special window shall be available for Transfer Deeds which were executed prior to 31st April 2019 and shall also include such transfer requests which were submitted earlier and were rejected / returned / not attended due to deficiency in the documents / process / or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of completion of transfer of securities shall not be transferred, lien marked, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the aforesaid SEBI Circular which can be accessed at www.sebi.gov.in and

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent - M/s. Integrated Registry Management Services Private Limited by post to No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bangalore - 560025. Transfers submitted after 31st February 2027 will not be accepted by the Company/RTA.

Eligible investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited
Sd/-
Ravi Arora
Vice President- Corporate Affairs & Company Secretary

FORM NO. CAA. 2
(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013; and
In the matter of Composite Scheme of Amalgamation of SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2)

with
Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
CIN: U02411TN1980PT1386563
Address: 18/3, Sippi Achi Building, Floor No.7,
Rukmini Lakshmi Road, Ethirai Salai,
Egmore, Chennai, Tamil Nadu - 600008

---Applicant / Transferee Company -- 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferee Company 1") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation (the "Scheme") proposed between SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Sippi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, Chitrapur Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakkam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Sippi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albeyson F as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited
with
Sd/-
Ramanathan Krishnan
Director
Date: 29.06.2026
Place: Chennai
DIN: 02682355

SALE NOTICE UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016

GEI INDUSTRIAL SYSTEMS LIMITED (IN LIQUIDATION)
Reg. Office: 26/A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-462 023.

Date and Time of E-Auction: 3rd August 2026 between 03.00 p.m. to 05.00 p.m.
(With unlimited sealed bids till 05.00 p.m.)

Notice is hereby given by the undersigned to the public Sale of Assets owned by GEI Industrial Systems Limited (in Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, India vide order dated 09th October, 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS", "WHATSOEVER THERE IS BASIS" and "WITHOUT RESCUE" as such sale is without any kind of warranties and indemnities. The sale will be done by the undersigned through the auction platform <https://bhanet.com>.

Sl. No.	Assets	Reserve Price (Rs.)	EMD Amount (Rs.)	Incremental Value (Rs.)
4055	Composite sale of Leasehold rights of Land & Building located at Plot No. 1, 2, 24, 24-2, 25, 25-2, 26, 26-1 & 26-2 at Sector-A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-462023, Part of machines lying at aforementioned plots and the Securities and other Assets (Excluding Cash & Bank) held by the company.	25,00,00,000/-	2,50,00,000/-	25,00,000/-

Terms and Condition of the Auction are as under:-

- E-auction will be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATSOEVER THERE IS BASIS" through e-auction platform <https://bhanet.com>.
- To participate in the auction, all the interested bidders are requested to kindly submit the documents, the formats of which are available in the process memorandum.
- Prospective bidders need to register on the auction platform. <https://bhanet.com>.
- Kindly note that the prospective bidder shall submit an undertaking that they do not suffer from any legal liability under Section 25A of the Code to the extent applicable and that it found ineligible on any stage, the earnest money deposited shall be forfeited to the Liquidator.
- Prospective bidders shall deposit the Earnest Money Deposit (EMD) through the auction platform. It is also specified that if the bidder is found ineligible under any criteria, EMD shall be forfeited as per BBI vide Circular No. BBI/04/2025 dated 29th March, 2025.
- Kindly note that EMD payment must be made through the BANNKNET portal by adding funds to the e-Wallet and clicking "Participate" for the respective auction. The interested bidder should create their User ID & Password on the BANNKNET portal. The EMD amount in the e-Wallet of the portal. For any query regarding the e-auction portal, reach out to BANNKNET (Bank Asset Auction Network), Email ID: support@bannknet.com, Mobile No. +91 8251221232, 980078255, 9990605075, rajesh@bannknet.com, savali@bannknet.com.
- All the auction process documents are uploaded on the Bannknet Portal and the participants must download the same and submit all the documents on the platform.
- The Bidders, prior to submitting their Bid, should make their independent enquiries regarding the Company, Assets, incidental costs, if any, at their own expense and satisfy themselves.
- The Successful Bidder will be responsible for the application of stamp duties, legal cost, transfer charges and fees, GST and other taxes related to the sale under this Auction & completing the documentation. The Successful Bidder shall bear the applicable stamp duties, transfer charge, fees, etc. and all the statutory / non-statutory dues, taxes, rates, assessment charges, fees, etc. in respect of the property / asset put on auction. Any statutory and other due payments & / or on property / asset shall be borne by purchaser as per the provisions of applicable law.
- As per the Paragraph 12 of Schedule I of BBI (Liquidation Process), Regulations, 2015, on the close of the auction, the highest bidder shall be invited to provide balance sale consideration within 90 days of the date of such demand. Provided that payments made after thirty days shall attract interest at the rate of 12% per annum. The payment shall be cancelled if the payment is not received within 90 days (The SCC has decided that the time period for payment of the balance sale consideration (as provided in Clause (12) of Para I of Schedule I), would not be extended beyond ninety days). As per the Schedule I of BBI (Liquidation Process), Regulations, within three days of declaring the highest bidder, the liquidator shall conduct due diligence and verify the eligibility of the highest bidder. The liquidator shall present the auction results, details of highest bidder, and the due diligence conducted to the National Company Law Tribunal under regulation 31A. The liquidator shall declare the highest bidder as the successful bidder or reject such bidder, after consultation with the National Company Law Tribunal. If a bidder is found ineligible, the earnest money deposited by him shall be forfeited. In case the highest bidder is found ineligible, the liquidator may, in consultation with the National Company Law Tribunal, declare the next highest bidder as the successful bidder after following the same process as provided under clause (12A) to clause (12E) of the Schedule I of BBI (Liquidation Process), Regulations. On payment of the full amount, the sale shall stand completed, the liquidator shall execute certificate of sale or sale deed to transfer such assets and the assets shall be delivered to him in the manner specified in the terms of sale.
- It is clarified that this invitation purports to invite prospective bidders and does not create any right of binding obligation on the part of the Liquidator or the Company to effectuate the sale. The Liquidator reserves the right to cancel or modify the e-auction process and / or to accept and / or to disqualify any interested party / potential investor / bidder without assigning any reason without any liability.
- Please Refer the Complete E-Auction Process Document / E-Auction Process Memorandum for the Details / Terms and Conditions of the Auction. Sale shall be subject to the provisions of the Insolvency and Bankruptcy Code 2016 and Regulations. To access the process memorandum, eligibility documents, complete list of assets, visit the auction portal <https://bhanet.com>, auction-bid-bid@bhanet.com or alternatively you may reach out to the liquidator on liq.gei@gmail.com or visit <https://geiindia.in>. Interested bidders are requested to visit the mentioned website and submit a bid.

TIMELINES FOR PARTICIPATION

Sl. No.	Event	Period
1.	Issuance of Assets of Corporate Debtor	29 th June, 2025 to 1 st August, 2025
2.	Last date of submission of Eligibility Documents	1 st August, 2025
3.	Last Date for submission of EMD	1 st August, 2025
4.	Date and time of E-Auction	03 rd August, 2026 from 3.00 PM to 5.00 PM

Chirag Shah
Liquidator of GEI Industrial Systems Limited
BBI Reg. No. BBI/PA-001/JP-P01/169/2015-19/11537
AFA No. AA1/11537/02/31/1226/108668 valid till Dec 31, 2025
Office: 26/A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-462023
Date: 29th June, 2026
Place: Ahmedabad
Phone: +91 98206 2088, 20889, 20889, 20889
Email ID: liq.gei@gmail.com
Website: <https://geiindia.in>

Developer free to form building-wise societies



CONSUMER PROTECTION
JEHANVIR B. GAI

Landowner Raj Kalamadir entrusted Ramnikant Kanji Vera, a developer, with redeveloping a property at Parel in Mumbai by demolishing the old building and constructing one or more new buildings on the plot. The landowner gave the redevelopment rights through an agreement executed in October 2003 and a supplementary agreement executed in August 2004.

The developer constructed Shiromani A Wing, comprising 47 flats, and handed over possession in 2007. He later constructed another building, called Shiromani B Wing, with 27 flats, and handed over possession in 2010.

While forming the society, 23 flat purchasers voted in favour of a single society, three were neutral, and the remaining 48 opted for two separate societies. The builder accordingly formed two societies. When it came to the execution of conveyance, the A Wing members did not cooperate. Instead, Shiromani A Wing Cooperative Housing Society (CHS), the complainant, approached the National Consumer Disputes Redressal Commission (National Commission) in 2017 with a complaint against the developer, the landowner, and the adjacent Shiromani B Wing CHS. The complainant alleged that the developer had illegally rented out the terrace to Bharti Airtel, converted stall parking into offices, sold the common space for commercial gains, failed to render accounts, and committed various other breaches.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

complaint was not maintainable. The B Wing Society questioned the maintainability of the complaint on the ground that there was no consumer-service provider relationship. The developer contested the complaint, contending that two separate societies were formed because the majority of the members did not want a single society for the two buildings. The developer also contended that the complaint was time-barred as the complainant had filed it nine years after the A Wing flat holders had been put in possession.

The National Commission observed that Section 7A of the Maharashtra Ownership Flats Act (MOFA) permits a builder to raise additional construction, subject to the developer having made true and full disclosure to the flat purchasers, as held by the Supreme Court in *Jayantil Investments vs Madhuthar CHS*. The Commission noted that the developer had obtained the specific informed consent of the flat purchasers for the utilisation of FSI (floor space index) and held that it was not proper to question the addition of construction put up after approval had been obtained. The Commission also observed that there was no embargo on the formation of two separate societies for the two wings. The Commission observed that the complainant had produced no evidence in support of the other allegations, such as letting out the terrace and converting open spaces into offices.

Accordingly, the Bench comprising Justice Ram Surat Ram Maurya and Bharat Kumar Pandya directed the complainant to inform the developer whether it was willing to accept the conveyance along with a proportionate share in the common amenities and recreational area. Upon receipt of an affirmative reply, the Commission directed the developer and the landowner to jointly execute the conveyance within one month. It granted no other relief, compensation, or costs. The Commission dismissed the complaint against Shiromani B Wing CHS.

The writer is a consumer activist

TAX FILING GUIDE FOR FREELANCERS AND PROFESSIONALS

Avoid presumptive taxation if actual expenses are high

Choose between old and new tax regimes carefully since free switching is not allowed every year

SANJEEV SINHA

A large number of freelancers, creators, consultants, app-based drivers and delivery partners working in the gig economy work outside the employer-employee framework. While this form of employment brings greater flexibility and multiple income streams, it also entails distinct responsibilities at the time of filing tax returns.

Classify income correctly

The Income-tax (I-T) Act does not use the terms 'freelancer' or 'gig worker'. Tax treatment depends on the activity and manner of earning income. Regular skill-based work with financial risk usually counts as business or professional income. "In contrast, income from other sources is a residual category that applies only when a receipt cannot be taxed under any other head of income. It is typically meant for occasional, passive, or isolated receipts," says Shubham Jain, director, SVAS Business Advisors.

ITR-3 or ITR-4?

Taxpayers opting for presumptive taxation should use ITR-4 (Sugam), where a fixed percentage of turnover or gross receipts becomes taxable income. ITR-4 is unavailable if gross receipts exceed ₹50 lakh, or if the taxpayer has capital gains or income from more than one house property.

"ITR-3 is for individuals with business or professional income who are not using the presumptive taxation scheme. It is a more detailed return form that accommodates multiple income sources, including business, capital gains, and house property," says Jain.

Check presumptive tax eligibility

Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts



through digital means, subject to a turnover limit of ₹2 crore," says Jain. This rule reduces the compliance burden. Taxpayers need not maintain detailed books of account or undergo a tax audit.

Claim eligible expenses under ITR-3 Freelancers declaring actual profits under ITR-3 can claim expenses incurred wholly and exclusively for business purposes. "These may include office or home-office rent, internet and mobile bills, software subscriptions, depreciation on laptops and other work equipment, professional training and memberships, travel and lodging for client-related work, fees paid to consultants or accountants, and marketing or website maintenance expenses," says Neeraj Agarwal, senior partner, Nangia & Co.

These deductions can reduce taxable income if backed by records.

Pay advance tax on time

Advance tax becomes mandatory if the estimated tax liability for the year exceeds ₹10,000 after adjusting for tax deducted at source (TDS) credits. Freelancers should estimate income, deduct expenses, adjust TDS, and pay the balance in instalments.

"Failure to pay adequate advance tax can attract interest under Sections 234B and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwal.

How to fix mismatches

- Match TDS deducted with tax credit in Form 26AS before filing
- Report AIS/TIS errors or duplicate income entries through the I-T portal
- Follow up with clients or platforms to correct mismatches early
- Disclose the correct income in the ITR based on actual earnings
- Keep supporting documents ready for future tax queries

Assess tax regime choice carefully

Individuals with business or professional income cannot switch between the old and new tax regimes every year, unlike salaried taxpayers. "Once a taxpayer opts out of the default new tax regime and chooses the old tax regime, they get only one opportunity to switch back to the new regime. After re-entering the new tax regime, they generally cannot opt for the old regime again in subsequent years," says Agarwal.

Freelancers and professionals should assess the long-term tax impact before choosing the old tax regime.

When to skip presumptive tax

Presumptive taxation may not always be tax-efficient for eligible small businesses and professionals. "Freelancers may benefit from opting for the normal taxation regime if their actual business expenses are significantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhil Chandra, partner, global people solutions, Grant Thornton Bharat.

Maintain books when required

Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants, to maintain

books if gross receipts exceed ₹15 lakh in any of the three preceding financial years.

"For other businesses and non-specified professions, books of account must be maintained if income exceeds ₹12 lakh or total sales, turnover or gross receipts exceed ₹10 lakh in any of the three preceding financial years, or are likely to exceed these limits in the case of a newly established business or profession. For individuals and Hindu undivided families (HUFs), these thresholds are enhanced to ₹25 lakh for income and ₹25 lakh for turnover or gross receipts," says Chandra.

A tax audit is generally required for businesses with turnover above ₹1 crore, or ₹10 crore if cash transactions stay within prescribed limits, and for professionals with gross receipts above ₹50 lakh. These rules may also apply when a taxpayer exits presumptive taxation by declaring income below the prescribed rate while total income exceeds the basic exemption limit.

Keep documents handy before filing Multiple clients and platforms make proper documentation critical for freelancers and gig workers. "Key documents to keep ready include client contracts, payment receipts, expense records for rent, internet, software subscriptions and travel, as well as reconciled copies of Form 26AS, the Annual Information Statement (AIS), and the Taxpayer Information Summary (TIS) to ensure all income and tax credits have been correctly reported," says Deepashree Shetty, partner, global mobility services, tax and regulatory advisory, BDO India. Records reduce the risk of mismatches and scrutiny.

Track return status after filing After filing and e-verification, taxpayers should track their TIR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist

VISAKA INDUSTRIES LIMITED
Regd. & Corporate Office: Visaka Towers, 1-5/303/890, P. Road, Secunderabad - 500 003
Tel: 040 27913833, Web: www.visaka.co, E-mail: investor.relations@visaka.in

NOTICE
SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

This is to inform all the concerned that a special window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027, as per SEBI Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated January 30, 2026 (SEBI Circular).

This facility is available to those investors who had purchased physical shares of Visaka Industries Limited ("the Company") prior to April 01, 2019, and:

(a) had not lodged the shares for transfer; or

(b) had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Is the Original Share Certificate available with the Investor?	Whether eligible to lodge in the Special Window?
Before April 01, 2019	No (It is fresh lodged)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No (was not lodged)	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents will only be considered under the Special window.

Investors wishing to avail of this Special Window may contact the Company's Registrar and Transfer Agent, Kfin Technologies Limited ("Kfin Technologies Limited") having their address at Selenium Tower - B, Plot No. 311.32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.

For further details, investors may refer to the SEBI Circular available at: <https://tinyurl.com/29ab3727>. Queries may be addressed to enward.rs@kfintech.com.

For VISAKA INDUSTRIES LIMITED
Sd/-
RAMAKANTH KUNAPULI
Date: 29-06-2026
Place: Secunderabad
Assistant Vice President & Company Secretary



SUNDARAM MUTUAL
— Sundaram Finance Group —

Opening of a New Customer Care Centres:

Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of Kfin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.

Location	Address	Effective Date
Udupi	KFIN Technologies Limited Sudhi Building, 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101 Karnataka Telephone: 0820-796-6169 Email: msfudup@kfintech.com	29-06-2026
Bhuj	KFIN Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001 Gujarat Telephone: 2832456833 Email: msfshuj@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

For Sundaram Asset Management Company Ltd
R Ajith Kumar
Company Secretary & Compliance Officer

Place: Chennai
Date: June 29, 2026.

For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PLC034615

Corporate Office:
1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
Contact No. (India) 1860 425 7237, (NRI) 41 40 2345 2215
www.sundarammutual.com

Regd. Office:
No. 21, Puttalam Road, Chennai 600 002.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

BHARAT HEAVY ELECTRICALS LIMITED
BHEL
Chittrachappal, 520014
(A Govt. of India Undertaking)

REQUIREMENT OF SUPPLIERS FOR STEEL FABRICATION AND SUPPLY OF OTHER ITEMS

BHEL, Tiruchirappalli invites new Suppliers for the following:

- Fabrication of steel items / boiler components under with BHEL material / with Vendor's material categories for various projects (Dept.: Outsourcing - OS).
- Supply of various items listed in BHEL website (Dept.: Materials Management - MM).

Full details can be downloaded from BHEL's website <https://www.bhel.com> (Tender Notifications page) against Ref. No: NIT_100769. Application for Supplier registration is to be submitted in Online portal by visiting <https://supplier.bhel.in> and by selecting the respective Unit.

All corrigenda / addenda / amendments / clarifications etc. to the above will be hosted on the above websites only and will not be published in any other media. Suppliers should regularly visit the above websites to keep themselves updated.

GM / OS, 0431 - 257422, ves@bhel.in.

GM / MM, 0431 - 2574074, pspand@bhel.in

HeidelbergCement India Limited
CIN: L26942HR1959FL042001
Regd. Office: 2nd Floor, Block-B, DLF Cyber Greens, DLF Cyber City, Phase-II Gurgaon, Haryana - 122002
Tel.: Ph: +91-124-4503700, Fax: +91-124-4147698
Email: it.investors.kit@mycym.in, Website: www.mycym.com

Special Window for Transfer and Dematerialisation of Physical Securities

In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated 30th January 2026 has opened a special window for a period of one year from 31st February 2026 to 31st February 2027 for transfer and dematerialisation of physical securities that were sold/purchased prior to 31st April 2019.

The special window shall be available for Transfer Deeds which were executed prior to 31st April 2019 and shall also include such transfer requests which were submitted earlier and were rejected / returned / not attended due to deficiency in the documents / process / or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of completion of transfer of securities shall not be transferred, lien marked, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the aforesaid SEBI Circular which can be accessed at www.sebi.gov.in and

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent - M/s. Integrated Registry Management Services Private Limited by post to No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bangalore - 560025. Transfers submitted after 31st February 2027 will not be accepted by the Company/RTA.

Eligible investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited Sd/-

Place: Gurugram
Date: 28 June 2026

Ravi Arora
Vice President- Corporate Affairs & Company Secretary

FORM NO. CAA. 2

(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

CA/CAAS/SCHE/2026

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013;

and

In the matter of Composite Scheme of Amalgamation of

SW Engineering Services Private Limited ("Transferor Company 1") and

Chryso India Private Limited (Transferee Company 1 / Transferee Company 2)

with

Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
(CIN:U02411TN1980PT1386563)

Address: 18/3, Sippi Achi Building, Floor No.7,

Rukmini Lakshminagar, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008.

---Applicant / Transferee Company -- 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferee Company 1") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation ("the Scheme") proposed between SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferee Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Sippi Achi Building, Floor No.7, Rukmini Lakshminagar, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakkam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Sippi Achi Building, Floor No.7, Rukmini Lakshminagar, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albion F. as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited

with

Sd/- Ramanathan Krishnan

Director

Date: 29.06.2026

Place: Chennai

DIN: 02832355

Sale Notice Under Insolvency and Bankruptcy Code, 2016
GEI INDUSTRIAL SYSTEMS LIMITED (IN LIQUIDATION)
Reg. Office: 26/A, Industrial Area, Govindgarh, Bhopal, Madhya Pradesh-462 023.

Date and Time of E-Auction: 3rd August 2026 between 03.00 p.m. to 05.00 p.m.

(With unitised sealed bids to be submitted by the bidders by the order dated 9th October 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS" and "WITHOUT RESERVE" as such sale is without any form of warranties and indemnities. The sale will be done by the undersigned through a auction platform <https://bidsbank.com>.

NOTICE is hereby given by the undersigned to the public Sale of Assets owned by GEI Industrial Systems Limited (in Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, India vide order dated 9th October 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS" and "WITHOUT RESERVE" as such sale is without any form of warranties and indemnities. The sale will be done by the undersigned through a auction platform <https://bidsbank.com>.

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Assets

Developer free to form building-wise societies



CONSUMER PROTECTION

Landowner Raj Kalamadir entrusted Ramnikant Kanji Vera, a developer, with redeveloping a property at Parel in Mumbai by demolishing the old building and constructing one or more new buildings on the plot. The landowner gave the redevelopment rights through an agreement executed in October 2003 and a supplementary agreement executed in August 2004.

The developer constructed Shiromani A Wing, comprising 47 flats, and handed over possession in 2007. He later constructed another building, called Shiromani B Wing, with 27 flats, and handed over possession in 2010.

While forming the society, 23 flat purchasers voted in favour of a single society, three were neutral, and the remaining 48 opted for two separate societies. The building accordingly formed two societies. When it came to the execution of conveyance, the A Wing members did not cooperate. Instead, Shiromani A Wing Cooperative Housing Society (CHS), the complainant, approached the National Consumer Disputes Redressal Commission (National Commission) in 2017 with a complaint against the developer, the landowner, and the adjacent Shiromani B Wing CHS. The complainant alleged that the developer had illegally rented out the terrace to Bharti Airtel, converted stall parking into offices, sold the common space for commercial gains, failed to render accounts, and committed various other breaches.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

complaint was not maintainable. The B Wing Society questioned the maintainability of the complaint on the ground that there was no consumer-service provider relationship. The developer contested the complaint, contending that two separate societies were formed because the majority of the members did not want a single society for the two buildings. The developer also contended that the complaint was time-barred as the complainant had filed it nine years after the A Wing flat holders had been put in possession.

The National Commission observed that Section 7A of the Maharashtra Ownership Flats Act (MOFA) permits a builder to raise additional construction, subject to the developer having made true and full disclosure to the flat purchasers, as held by the Supreme Court in *Jayantil Investments vs Madhwarthi CHS*. The Commission noted that the developer had obtained the specific informed consent of the flat purchasers for the utilisation of FSI (floor space index) and held that it was not proper to question the additional construction put up after approval had been obtained. The Commission also observed that there was no embargo on the formation of two separate societies for the two wings. The Commission observed that the complainant had produced no evidence in support of the other allegations, such as letting out the terrace and converting open spaces into offices.

Accordingly, the Bench comprising Justice Ram Surat Ram Maurya and Bharat Kumar Pandya directed the complainant to inform the developer whether it was willing to accept the conveyance along with a proportionate share in the common amenities and recreational area. Upon receipt of an affirmative reply, the Commission directed the developer and the landowner to jointly execute the conveyance within one month. It granted no other relief, compensation, or costs. The Commission dismissed the complaint against Shiromani B Wing CHS.

The writer is a consumer activist

TAX FILING GUIDE FOR FREELANCERS AND PROFESSIONALS

Avoid presumptive taxation if actual expenses are high

Choose between old and new tax regimes carefully since free switching is not allowed every year

SANJEEV SINHA

A large number of freelancers, creators, consultants, app-based drivers and delivery partners working in the gig economy work outside the employer-employee framework. While this form of employment brings greater flexibility and multiple income streams, it also entails distinct responsibilities at the time of filing tax returns.

Classify income correctly

The Income-tax (I-T) Act does not use the terms 'freelancer' or 'gig worker'. Tax treatment depends on the activity and manner of earning income. Regular skill-based work with financial risk usually counts as business or professional income. "In contrast, income from other sources is a residual category that applies only when a receipt cannot be taxed under any other head of income. It is typically meant for occasional, passive, or isolated receipts," says Shubham Jain, director, SVAS Business Advisors.

ITR-3 or ITR-4?

Taxpayers opting for presumptive taxation should use ITR-4 (Sugam), where a fixed percentage of turnover or gross receipts becomes taxable income. ITR-4 is unavailable if gross receipts exceed ₹50 lakh, or if the taxpayer has capital gains or income from more than one house property.

"ITR-3 is for individuals with business or professional income who are not using the presumptive taxation scheme. It is a more detailed return form that accommodates multiple income sources, including business, capital gains, and house property," says Jain.

Check presumptive tax eligibility

Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts



through digital means, subject to a turnover limit of ₹2 crore," says Jain. This rule reduces the compliance burden. Taxpayers need not maintain detailed books of account or undergo a tax audit.

Claim eligible expenses under ITR-3 Freelancers declaring actual profits under ITR-3 can claim expenses incurred wholly and exclusively for business purposes. "These may include office or home-office rent, internet and mobile bills, software subscriptions, depreciation on laptops and other work equipment, professional training and memberships, travel and lodging for client-related work, fees paid to consultants or accountants, and marketing or website maintenance expenses," says Neeraj Agarwal, senior partner, Nangia & Co.

These deductions can reduce taxable income if backed by records.

Pay advance tax on time

Advance tax becomes mandatory if the estimated tax liability for the year exceeds ₹10,000 after adjusting for tax deducted at source (TDS) credits. Freelancers should estimate income, deduct expenses, adjust TDS, and pay the balance in instalments.

"Failure to pay adequate advance tax can attract interest under Sections 234B and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwal.

How to fix mismatches

- Match TDS deducted with tax credit in Form 26AS before filing
- Report AIS/TIS errors or duplicate income entries through the I-T portal
- Follow up with clients or platforms to correct mismatches early
- Disclose the correct income in the ITR based on actual earnings
- Keep supporting documents ready for future tax queries

Assess tax regime choice carefully

Individuals with business or professional income cannot switch between the old and new tax regimes every year, unlike salaried taxpayers. "Once a taxpayer opts out of the default new tax regime and chooses the old tax regime, they get only one opportunity to switch back to the new regime. After re-entering the new tax regime, they generally cannot opt for the old regime again in subsequent years," says Agarwal.

Freelancers and professionals should assess the long-term tax impact before choosing the old tax regime.

When to skip presumptive tax

Presumptive taxation may not always be tax-efficient for eligible small businesses and professionals.

"Freelancers may benefit from opting for the normal taxation regime if their actual business expenses are significantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhil Chandra, partner, global people solutions, Grant Thornton Bharat.

Maintain books when required

Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants, to maintain

books if gross receipts exceed ₹5 lakh in any of the three preceding financial years.

"For other businesses and non-specified professions, books of account must be maintained if income exceeds ₹1.2 lakh or total sales, turnover or gross receipts exceed ₹10 lakh in any of the three preceding financial years, or are likely to exceed these limits in the case of a newly established business or profession. For individuals and Hindu undivided families (HUFs), these thresholds are enhanced to ₹2.5 lakh for income and ₹25 lakh for turnover or gross receipts," says Chandra.

A tax audit is generally required for businesses with turnover above ₹1 crore, or ₹10 crore if cash transactions stay within prescribed limits, and for professionals with gross receipts above ₹50 lakh. These rules may also apply when a taxpayer exits presumptive taxation by declaring income below the prescribed rate while total income exceeds the basic exemption limit.

Keep documents handy before filing Multiple clients and platforms make proper documentation critical for freelancers and gig workers. "Key documents to keep ready include client contracts, payment receipts, expense records for rent, internet, software subscriptions and travel, as well as reconciled copies of Form 26AS, the Annual Information Statement (AIS), and the Taxpayer Information Summary (TIS) to ensure all income and tax credits have been correctly reported," says Deepashree Shetty, partner, global mobility services, tax and regulatory advisory, BDO India. Records reduce the risk of mismatches and scrutiny.

Track return status after filing After filing and e-verification, taxpayers should track their TIR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist

VISAKA INDUSTRIES LIMITED

Regd. & Corporate Office: Visaka Towers, 1-5/303/890, P. Road, Secunderabad - 500 003
Tel: 040 27913833, Web: www.visaka.co E-mail: investor.relations@visaka.in

NOTICE

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

This is to inform all the concerned that a special window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027, as per SEBI Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated January 30, 2026 (SEBI Circular).

This facility is available to those investors who had purchased physical shares of Visaka Industries Limited ("the Company") prior to April 01, 2019, and:

- had not lodged the shares for transfer; or
- had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Is the Original Share Certificate available with the Investor?	Whether eligible to lodge in the Special Window?
Before April 01, 2019	No (It is fresh lodged)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No (was not lodged)	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents will only be considered under the Special window.

Investors wishing to avail of this Special Window may contact the Company's Registrar and Transfer Agent, KFin Technologies Limited ("KFin Technologies Limited") having their address at Selenium Tower - B, Plot No. 311.32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.

For further details, investors may refer to the SEBI Circular available at: <https://tinyurl.com/29ab3727> Queries may be addressed to enward.ris@kfintech.com.

For VISAKA INDUSTRIES LIMITED
Sd/-
RAMAKANTH KUNAPULI
Date: 29-06-2026
Place: Secunderabad
Assistant Vice President & Company Secretary

SUNDARAM MUTUAL

— Sundaram Finance Group —

Opening of a New Customer Care Centres:

Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of KFin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.

Location	Address	Effective Date
Udupi	KFIN Technologies Limited Suhel Building, 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101 Karnataka Telephone: 0820-796-6169 Email: msufidp@kfintech.com	29-06-2026
Bhuj	KFIN Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001 Gujarat Telephone: 2832456833 Email: msufidp@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

For Sundaram Asset Management Company Ltd
R Ajith Kumar
Company Secretary & Compliance Officer
Place: Chennai
Date: June 29, 2026.

For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PL034615
Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
Contact No. (India) 1860 425 7237, (NRI) 41 40 2345 2215
www.sundarammutual.com
Regd. Office: No. 21, Patullos Road, Chennai 600 021.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

BHARAT HEAVY ELECTRICALS LIMITED

Chennai-600 014
(A Govt. of India Undertaking)

REQUIREMENT OF SUPPLIERS FOR STEEL FABRICATION AND SUPPLY OF OTHER ITEMS

BHEL, Tiruchirappalli invites new Suppliers for the following:

- Fabrication of steel items / boiler components under with BHEL material / with Vendor's material categories for various projects (Dept.: Outsourcing - OS).
- Supply of various items listed in BHEL website (Dept.: Materials Management - MM).

Full details can be downloaded from BHEL's website <https://www.bhel.com> (Tender Notifications) page against Ref. No: NIT_100769. Application for Supplier registration is to be submitted in Online portal by visiting <https://supplier.bhel.in> and by selecting the respective Unit.

All corrigenda / addenda / amendments / clarifications etc. to the above will be hosted on the above websites only and will not be published in any other media. Suppliers should regularly visit the above websites to keep themselves updated.

GM / OS, 0431 - 2574242, vs@bhel.in,
GM / MM, 0431 - 2574074, pspand@bhel.in

Place: Gurugram
Date: 28 June 2026

HeidelbergCement India Limited

CIN: L26942HR1959FL042001
Regd. Office: 2nd Floor, Block-B, DLF Cyber Greens,
DLF Cyber City, Phase-II Gurgaon, Haryana - 122002
Tel.: Ph: +91 0124-4150700, Fax: +91 0124-4147698
Email: it.investors@hclmyc.in, Website: www.hclmyc.com

NOTICE

Special Window for Transfer and Dematerialisation of Physical Securities
In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated 30th January 2026 has opened a special window for a period of one year from 31st February 2026 to 31st February 2027 for transfer and dematerialisation of physical securities that were sold/purchased prior to 31st April 2019.

The special window shall be available for Transfer Deeds which were executed prior to 31st April 2019 and shall also include such transfer requests which were submitted earlier and were rejected / returned / not attended due to deficiency in the documents / process / or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of completion of transfer of the securities shall not be transferred, lien marked, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the aforesaid SEBI Circular which can be accessed at www.sebi.gov.in and

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent - M/s. Integrated Registry Management Services Private Limited by post to No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bangalore - 560025. Transfers submitted after 31st February 2027 will not be accepted by the Company/RTA.

Eligible investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited
Sd/-
Ravi Arora
Vice President- Corporate Affairs & Company Secretary
Place: Gurugram
Date: 28 June 2026

FORM NO. CAA. 2
(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013; and

In the matter of Composite Scheme of Amalgamation of SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2) with

Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
(CIN: U02411TN1980PT1386563)

Address: 18/3, Sippi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008.

---Applicant / Transferee Company --- 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench I, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferee Company 1") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation ("the Scheme") proposed between SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Sippi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, Chitpady Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakkam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Sippi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albeyson F as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited
with
Sd/-
Ramanathan Krishnan
Director
Date: 29.06.2026
Place: Chennai
DIN: 02682355

SALE NOTICE UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016

GEI INDUSTRIAL SYSTEMS LIMITED (IN LIQUIDATION)
Reg. Office: 26/A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-462 023.

Date and Time of E-Auction: 3rd August 2026 between 03.00 p.m. to 05.00 p.m.
(With unitised sealed bids to be submitted by hand before the start of the e-auction)

NOTICE is hereby given by the undersigned to the public Sale of Assets owned by GEI Industrial Systems Limited (in Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, India Bench vide order dated 09th October 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS", "WHATSOEVER THERE IS BASIS" and "WITHOUT RESCUE" as such sale is without any kind of warranties and indemnities. The sale will be done by the undersigned through a auction platform <https://biddn.com>.

warranties and indemnities. The sale will be done by the undersigned through the e-auction platform https://baaniket.com				
BAANKNET Auction ID	Assets	Reserve Price (IN Rs.)	EMD Amount (IN Rs.)	Incremental Value (IN Rs.)
4055	Composite sale of Leasehold rights of Land & Building located at Plot No. 1, 2, 24-A, 24-B, 25-A, 26-A, 27-A, & 28-A at Sector-A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-466023. Plots & machineries lying at aforementioned plots and the Securities and Financial Assets (Excluding Cash & Bank) held by	25,00,00,000/-	2,50,00,000/-	25,00,000/-

Developer free to form building-wise societies



CONSUMER PROTECTION
JEHANVIR B. GAI

Landowner Raj Kalamadir entrusted Ramnikant Kanji Vera, a developer, with redeveloping a property at Parel in Mumbai by demolishing the old building and constructing one or more new buildings on the plot. The landowner gave the redevelopment rights through an agreement executed in October 2003 and a supplementary agreement executed in August 2004.

The developer constructed Shiromani A Wing, comprising 47 flats, and handed over possession in 2007. He later constructed another building, called Shiromani B Wing, with 27 flats, and handed over possession in 2010.

While forming the society, 23 flat purchasers voted in favour of a single society, three were neutral, and the remaining 48 opted for two separate societies. The builder accordingly formed two societies. When it came to the execution of conveyance, the A Wing members did not cooperate. Instead, Shiromani A Wing Cooperative Housing Society (CHS), the complainant, approached the National Consumer Disputes Redressal Commission (National Commission) in 2017 with a complaint against the developer, the landowner, and the adjacent Shiromani B Wing CHS. The complainant alleged that the developer had illegally rented out the terrace to Bharti Airtel, converted stall parking into offices, sold the common space for commercial gains, failed to render accounts, and committed various other breaches.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

complaint was not maintainable. The B Wing Society questioned the maintainability of the complaint on the ground that there was no consumer-service provider relationship. The developer contested the complaint, contending that two separate societies were formed because the majority of the members did not want a single society for the two buildings. The developer also contended that the complaint was time-barred as the complainant had filed it nine years after the A Wing flat holders had been put in possession.

The National Commission observed that Section 7A of the Maharashtra Ownership Flats Act (MOFA) permits a builder to raise additional construction, subject to the developer having made true and full disclosure to the flat purchasers, as held by the Supreme Court in *Jayantilal Investments vs. Madhuthar CHS*. The Commission noted that the developer had obtained the specific informed consent of the flat purchasers for the utilisation of FSI (floor space index) and held that it was not proper to question the additional construction put up after approval had been obtained. The Commission also observed that there was no embargo on the formation of two separate societies for the two wings. The Commission observed that the complainant had produced no evidence in support of the other allegations, such as letting out the terrace and converting open spaces into offices.

Accordingly, the Bench comprising Justice Ram Surat Ram Maurya and Bharatkrum Pandya directed the complainant to inform the developer whether it was willing to accept the conveyance along with a proportionate share in the common amenities and recreational area. Upon receipt of an affirmative reply, the Commission directed the developer and the landowner to jointly execute the conveyance within one month. It granted no other relief, compensation, or costs. The Commission dismissed the complaint against Shiromani B Wing CHS.

The writer is a consumer activist

TAX FILING GUIDE FOR FREELANCERS AND PROFESSIONALS

Avoid presumptive taxation if actual expenses are high

Choose between old and new tax regimes carefully since free switching is not allowed every year

SANJEEV SINHA

A large number of freelancers, creators, consultants, app-based drivers and delivery partners working in the gig economy work outside the employer-employee framework. While this form of employment brings greater flexibility and multiple income streams, it also entails distinct responsibilities at the time of filing tax returns.

Classify income correctly

The Income-tax (IT) Act does not use the terms 'freelancer' or 'gig worker'. Tax treatment depends on the activity and manner of earning income. Regular skill-based work with financial risk usually counts as business or professional income. "In contrast, income from other sources is a residual category that applies only when a receipt cannot be taxed under any other head of income. It is typically meant for occasional, passive, or isolated receipts," says Shubham Jain, director, SVAS Business Advisors.

ITR-3 or ITR-4?

Taxpayers opting for presumptive taxation should use ITR-4 (Sugam), where a fixed percentage of turnover or gross receipts becomes taxable income. ITR-4 is unavailable if gross receipts exceed ₹50 lakh, or if the taxpayer has capital gains or income from more than one house property.

"ITR-3 is for individuals with business or professional income who are not using the presumptive taxation scheme. It is a more detailed return form that accommodates multiple income sources, including business, capital gains, and house property," says Jain.

Check presumptive tax eligibility

Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts



through digital means, subject to a turnover limit of ₹2 crore," says Jain. This rule reduces the compliance burden. Taxpayers need not maintain detailed books of account or undergo a tax audit.

Claim eligible expenses under ITR-3 Freelancers declaring actual profits under ITR-3 can claim expenses incurred wholly and exclusively for business purposes. "These may include office or home-office rent, internet and mobile bills, software subscriptions, depreciation on laptops and other work equipment, professional training and memberships, travel and lodging for client-related work, fees paid to consultants or accountants, and marketing or website maintenance expenses," says Neeraj Agarwal, senior partner, Nangia & Co.

These deductions can reduce taxable income if backed by records.

Pay advance tax on time

Advance tax becomes mandatory if the estimated tax liability for the year exceeds ₹10,000 after adjusting for tax deducted at source (TDS) credits. Freelancers should estimate income, deduct expenses, adjust TDS, and pay the balance in instalments.

"Failure to pay adequate advance tax can attract interest under Sections 234B and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwal.

How to fix mismatches

- Match TDS deducted with tax credit in Form 26AS before filing
- Report AIS/TIS errors or duplicate income entries through the I-T portal
- Follow up with clients or platforms to correct mismatches early
- Disclose the correct income in the ITR based on actual earnings
- Keep supporting documents ready for future tax queries

Assess tax regime choice carefully Individuals with business or professional income cannot switch between the old and new tax regimes every year, unlike salaried taxpayers.

"Once a taxpayer opts out of the default new tax regime and chooses the old tax regime, they get only one opportunity to switch back to the new regime. After re-entering the new tax regime, they generally cannot opt for the old regime again in subsequent years," says Agarwal.

Freelancers and professionals should assess the long-term tax impact before choosing the old tax regime.

When to skip presumptive tax

Presumptive taxation may not always be tax-efficient for eligible small businesses and professionals.

"Freelancers may benefit from opting for the normal taxation regime if their actual business expenses are significantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhil Chandra, partner, global people solutions, Grant Thornton Bharat.

Maintain books when required

Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants, to maintain

books if gross receipts exceed ₹15 lakh in any of the three preceding financial years.

"For other businesses and non-specified professions, books of account must be maintained if income exceeds ₹12 lakh or total sales, turnover or gross receipts exceed ₹10 lakh in any of the three preceding financial years, or are likely to exceed these limits in the case of a newly established business or profession. For individuals and Hindu undivided families (HUFs), these thresholds are enhanced to ₹25 lakh for income and ₹25 lakh for turnover or gross receipts," says Chandra.

A tax audit is generally required for businesses with turnover above ₹1 crore, or ₹10 crore if cash transactions stay within prescribed limits, and for professionals with gross receipts above ₹50 lakh. These rules may also apply when a taxpayer exits presumptive taxation by declaring income below the prescribed rate while total income exceeds the basic exemption limit.

Keep documents handy before filing Multiple clients and platforms make proper documentation critical for freelancers and gig workers. "Key documents to keep ready include client contracts, payment receipts, expense records for rent, internet, software subscriptions and travel, and copies of Form 26AS, the Annual Information Statement (AIS), and the Taxpayer Information Summary (TIS) to ensure all income and tax credits have been correctly reported," says Deepashree Shetty, partner, global mobility services, tax and regulatory advisory, BDO India. Records reduce the risk of mismatches and scrutiny.

Track return status after filing After filing and e-verification, taxpayers should track their ITR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist

VISAKA INDUSTRIES LIMITED

Regd. & Corporate Office: Visaka Towers, 1-5/303/89/3, S.P. Road, Secunderabad - 500 003
Tel: 040 27913833, Web: www.visaka.co E-mail: investor.relations@visaka.in

NOTICE

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

This is to inform all the concerned that a special window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027, as per SEBI Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated January 30, 2026 (SEBI Circular).

This facility is available to those investors who had purchased physical shares of Visaka Industries Limited ("the Company") prior to April 01, 2019, and:

(a) had not lodged the shares for transfer; or

(b) had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Is the Original Share Certificate available with the Investor?	Whether eligible to lodge in the Special Window?
Before April 01, 2019	No (It is fresh lodged)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No (was not lodged)	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents will only be considered under the Special window.

Investors wishing to avail of this Special Window may contact the Company's Registrar and Transfer Agent, Kfin Technologies Limited (Visaka Industries Limited) having their address at Selenium Tower - B, Plot No. 511-32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.

For further details, investors may refer to the SEBI Circular available at: <https://tinyurl.com/29ab3727>. Queries may be addressed to enward.rs@kfintech.com.

For VISAKA INDUSTRIES LIMITED
Sd/-
RAMAKANTH KUNAPULI
Place : Secunderabad Assistant Vice President & Company Secretary

SUNDARAM MUTUAL

— Sundaram Finance Group —

Opening of a New Customer Care Centres:

Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of Kfin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.

Location	Address	Effective Date
Udupi	KFIN Technologies Limited Suhel Building, 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101 Karnataka Telephone: 0820-796-6169 Email: msufdupi@kfintech.com	29-06-2026
Bhuj	KFIN Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001 Gujarat Telephone: 2832456833 Email: msufbhuj@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

Place: Chennai
Date: June 29, 2026.

For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PLC034615

NOTICE – cum – Addendum to the Scheme Information Document / Key Information Memorandum / Statement of Additional Information to the schemes of Sundaram Mutual Fund (Fund)

For Sundaram Asset Management Company Ltd
R Ajith Kumar
Company Secretary & Compliance Officer

Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
Contact No. (India) 1860 425 7237, (NRI) 41 40 2345 2215
www.sundarammutual.com

Regd. Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

Branch Office: No. 21, Pattulur Road, Chennai 600 021.

BHARAT HEAVY ELECTRICALS LIMITED

Chennai-600 014
(A Govt. of India Undertaking)

REQUIREMENT OF SUPPLIERS FOR STEEL FABRICATION AND SUPPLY OF OTHER ITEMS

BHEL, Tiruchirappalli invites new Suppliers for the following:

- Fabrication of steel items / boiler components under with BHEL material / with Vendor's material categories for various projects (Dept.: Outsourcing - OS).
- Supply of various items listed in BHEL website (Dept.: Materials Management - MM).

Full details can be downloaded from BHEL's website <https://www.bhel.com> (Tender Notifications page) against Ref. No: NIT_100769. Application for Supplier registration is to be submitted in Online portal by visiting <https://supplier.bhel.in> and by selecting the respective Unit.

All corrigenda / addenda / amendments / clarifications etc. to the above will be hosted on the above websites only and will not be published in any other media. Suppliers should regularly visit the above websites to keep themselves updated.

GM / OS, 0431 – 257422, ves@bhel.in,
GM / MM, 0431 – 2574074, pspandi@bhel.in

HeidelbergCement India Limited

CIN: L26942HR1959FL042001
Regd. Office: 2nd Floor, Block-B, DLF Cyber Greens,
DLF Cyber City, Phase-II Gurgaon, Haryana - 122002
Tel.: Ph: +91-124-4503700, Fax: +91-124-4147698
Email: it.investors@hclmyc.in, Website: www.hclmyc.com

NOTICE

Special Window for Transfer and Dematerialisation of Physical Securities

In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated 30th January 2026 has opened a special window for a period of one year from 31st February 2026 to 31st February 2027 for transfer and dematerialisation of physical securities that were sold/purchased prior to 31st April 2019.

The special window shall be available for Transfer Deeds which were executed prior to 31st April 2019 and shall also include such transfer requests which were submitted earlier and were rejected / returned / not attended due to deficiency in the documents / process / or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of completion of transfer of securities shall not be transferred, lien marked, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the aforesaid SEBI Circular which can be accessed at www.sebi.gov.in and

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent - M/s. Integrated Registry Management Services Private Limited by post to No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bangalore - 560025. Transfers submitted after 31st February 2027 will not be accepted by the Company/RTA.

Eligible investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited
Sd/-
Ravi Arora
Vice President- Corporate Affairs & Company Secretary

Place : Gurgaon
Date : 28 June 2026

FORM NO. CAA. 2

(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

CA/CAAS/SCHE/2026

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013; and

In the matter of Composite Scheme of Amalgamation of SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2)

with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
(CIN:U02411TN1980PT1386563)
Address: 18/3, Sippiachi Achi Building, Floor No.7,
Rukmini Lakshmi Road, Ethirai Salai,
Egmore, Chennai, Tamil Nadu - 600008

—Applicant / Transferee Company – 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferee Company 1") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation ("the Scheme") proposed between SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Sippiachi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, Chitpady Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakkam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Sippiachi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albion F as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited
Sd/-
Sai Ramanathan Krishnan
Director
DIN: 02682355

Date: 29.06.2026
Place: Chennai

SALE NOTICE UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016

GEI INDUSTRIAL SYSTEMS LIMITED (IN LIQUIDATION)
Reg. Office: 26/A, Industrial Area, Govindgarh, Bhopal, Madhya Pradesh-462 023.

Date and Time of E-Auction: 3rd August 2026 between 03.00 p.m. to 05.00 p.m.
(With unitised sealed bids to be submitted by the bidders)

NOTICE is hereby given by the undersigned to the public Sale of Assets owned by GEI Industrial Systems Limited (in Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, India vide order dated 9th October 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS", "WHATSOEVER THERE IS BASIS" and "WITHOUT RESCUE" as such sale is without any kind of warranties and indemnities. The sale will be done by the undersigned through a auction platform <https://baanbank.com>.

Assets
Composite sale of Leasehold rights of Land & Building located at Plot No. 1, 2, 24, 24-2, 25, 25-2, 25-3, 25-4, 25-5, 25-6, 25-7, 25-8, 25-9, 25-10, 25-11, 25-12, 25-13, 25-14, 25-15, 25-16, 25-17, 25-18, 25-19, 25-20, 25-21, 25-22, 25-23, 25-24, 25-25, 25-26, 25-27, 25-28, 25-29, 25-30, 25-31, 25-32, 25-33, 25-34, 25-35, 25-36, 25-37, 25-38, 25-39, 25-40, 25-41, 25-42, 25-43, 25-44, 25-45, 25-46, 25-47, 25-48, 25-49, 25-50, 25-51, 25-52, 25-53, 25-54, 25-55, 25-56, 25-57, 25-58, 25-59, 25-60, 25-61, 25-62, 25-63, 25-64, 25-65, 25-66, 25-67, 25-68, 25-69, 25-70, 25-71, 25-72, 25-73, 25-74, 25-75, 25-76, 25-77, 25-78, 25-79, 25-80, 25-81, 25-82, 25-83, 25-84, 25-85, 25-86, 25-87, 25-88, 25-89, 25-90, 25-91, 25-92, 25-93, 25-94, 25-95, 25-96, 25-97, 25-98, 25-99, 25-100, 25-101, 25-102, 25-103, 25-104, 25-105, 25-106, 25-107, 25-108, 25-109, 25-110, 25-111, 25-112, 25-113, 25-114, 25-115, 25-116, 25-117, 25-118, 25-119, 25-120, 25-121, 25-122, 25-123, 25-124, 25-125, 25-126, 25-127, 25-128, 25-129, 25-130, 25-131, 25-132, 25-133, 25-134, 25-135, 25-136, 25-137, 25-138, 25-139, 25-140, 25-141, 25-142, 25-143, 25-144, 25-145, 25-146, 25-147, 25-148, 25-149, 25-150, 25-151, 25-152, 25-153, 25-154, 25-155, 25-156, 25-157, 25-158, 25-159, 25-160, 25-161, 25-162, 25-163, 25-164, 25-165, 25-166, 25-167, 25-168, 25-169, 25-170, 25-171, 25-172, 25-173, 25-174, 25-175, 25-176, 25-177, 25-178, 25-179, 25-180, 25-181, 25-182, 25-183, 25-184, 25-185, 25-186, 25-187, 25-188, 25-189, 25-190, 25-191, 25-192, 25-193, 25-194, 25-195, 25-196, 25-197, 25-198, 25-199,

Developer free to form building-wise societies



CONSUMER PROTECTION
JEHANگیر B GAI

Landowner Raj Kalamadir entrusted Ramnikant Kanji Vera, a developer, with redeveloping a property at Parel in Mumbai by demolishing the old building and constructing one or more new buildings on the plot. The landowner gave the redevelopment rights through an agreement executed in October 2003 and a supplementary agreement executed in August 2004.

The developer constructed Shiromani A Wing, comprising 47 flats, and handed over possession in 2007. He later constructed another building, called Shiromani B Wing, with 27 flats, and handed over possession in 2010.

While forming the society, 23 flat purchasers voted in favour of a single society, three were neutral, and the remaining 48 opted for two separate societies. The builder accordingly formed two societies. When it came to the execution of conveyance, the A Wing members did not cooperate. Instead, Shiromani A Wing Cooperative Housing Society (CHS), the complainant, approached the National Consumer Disputes Redressal Commission (National Commission) in 2017 with a complaint against the developer, the landowner, and the adjacent Shiromani B Wing CHS. The complainant alleged that the developer had illegally rented out the terrace to Bharti Airtel, converted stall parking into offices, sold the common space for commercial gains, failed to render accounts, and committed various other breaches.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

complaint was not maintainable. The B Wing Society questioned the maintainability of the complaint on the ground that there was no consumer-service provider relationship. The developer contested the complaint, contending that two separate societies were formed because the majority of the members did not want a single society for the two buildings. The developer also contended that the complaint was time-barred as the complainant had filed it nine years after the A Wing flat holders had been put in possession.

The National Commission observed that Section 7A of the Maharashtra Ownership Flats Act (MOFA) permits a builder to raise additional construction, subject to the developer having made true and full disclosure to the flat purchasers, as held by the Supreme Court in *Jayantil Investments vs Madhuthar CHS*. The Commission noted that the developer had obtained the specific informed consent of the flat purchasers for the utilisation of FSI (floor space index) and held that it was not proper to question the additional construction put up after approval had been obtained. The Commission also observed that there was no embargo on the formation of two separate societies for the two wings. The Commission observed that the complainant had produced no evidence in support of the other allegations, such as letting out the terrace and converting open spaces into offices.

Accordingly, the Bench comprising Justice Ram Surat Ram Maurya and Bharat Kumar Pandya directed the complainant to inform the developer whether it was willing to accept the conveyance along with a proportionate share in the common amenities and recreational area. Upon receipt of an affirmative reply, the Commission directed the developer and the landowner to jointly execute the conveyance within one month. It granted no other relief, compensation, or costs. The Commission dismissed the complaint against Shiromani B Wing CHS.

The writer is a consumer activist

TAX FILING GUIDE FOR FREELANCERS AND PROFESSIONALS

Avoid presumptive taxation if actual expenses are high

Choose between old and new tax regimes carefully since free switching is not allowed every year

SANJEEV SINHA

A large number of freelancers, creators, consultants, app-based drivers and delivery partners working in the gig economy work outside the employer-employee framework. While this form of employment brings greater flexibility and multiple income streams, it also entails distinct responsibilities at the time of filing tax returns.

Classify income correctly

The Income-tax (I-T) Act does not use the terms 'freelancer' or 'gig worker'. Tax treatment depends on the activity and manner of earning income. Regular skill-based work with financial risk usually counts as business or professional income. "In contrast, income from other sources is a residual category that applies only when a receipt cannot be taxed under any other head of income. It is typically meant for occasional, passive, or isolated receipts," says Shubham Jain, director, SVAS Business Advisors.

ITR-3 or ITR-4?

Taxpayers opting for presumptive taxation should use ITR-4 (Sugam), where a fixed percentage of turnover or gross receipts becomes taxable income. ITR-4 is unavailable if gross receipts exceed ₹50 lakh, or if the taxpayer has capital gains or income from more than one house property.

"ITR-3 is for individuals with business or professional income who are not using the presumptive taxation scheme. It is a more detailed return form that accommodates multiple income sources, including business, capital gains, and house property," says Jain.

Check presumptive tax eligibility

Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts



through digital means, subject to a turnover limit of ₹2 crore," says Jain. This rule reduces the compliance burden. Taxpayers need not maintain detailed books of account or undergo a tax audit.

Claim eligible expenses under ITR-3 Freelancers declaring actual profits under ITR-3 can claim expenses incurred wholly and exclusively for business purposes. "These may include office or home-office rent, internet and mobile bills, software subscriptions, depreciation on laptops and other work equipment, professional training and memberships, travel and lodging for client-related work, fees paid to consultants or accountants, and marketing or website maintenance expenses," says Neeraj Agarwal, senior partner, Nangia & Co.

These deductions can reduce taxable income if backed by records.

Pay advance tax on time

Advance tax becomes mandatory if the estimated tax liability for the year exceeds ₹10,000 after adjusting for tax deducted at source (TDS) credits. Freelancers should estimate income, deduct expenses, adjust TDS, and pay the balance in instalments.

"Failure to pay adequate advance tax can attract interest under Sections 234B and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwal.

How to fix mismatches

- Match TDS deducted with tax credit in Form 26AS before filing
- Report AIS/TIS errors or duplicate income entries through the I-T portal
- Follow up with clients or platforms to correct mismatches early
- Disclose the correct income in the ITR based on actual earnings
- Keep supporting documents ready for future tax queries

Assess tax regime choice carefully Individuals with business or professional income cannot switch between the old and new tax regimes every year, unlike salaried taxpayers.

"Once a taxpayer opts out of the default new tax regime and chooses the old tax regime, they get only one opportunity to switch back to the new regime. After re-entering the new tax regime, they generally cannot opt for the old regime again in subsequent years," says Agarwal.

Freelancers and professionals should assess the long-term tax impact before choosing the old tax regime.

When to skip presumptive tax

Presumptive taxation may not always be tax-efficient for eligible small businesses and professionals.

"Freelancers may benefit from opting for the normal taxation regime if their actual business expenses are significantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhil Chandra, partner, global people solutions, Grant Thornton Bharat.

Maintain books when required

Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants, to maintain

books if gross receipts exceed ₹5 lakh in any of the three preceding financial years.

"For other businesses and non-specified professions, books of account must be maintained if income exceeds ₹1.2 lakh or total sales, turnover or gross receipts exceed ₹10 lakh in any of the three preceding financial years, or are likely to exceed these limits in the case of a newly established business or profession. For individuals and Hindu undivided families (HUFs), these thresholds are enhanced to ₹2.5 lakh for income and ₹25 lakh for turnover or gross receipts," says Chandra.

A tax audit is generally required for businesses with turnover above ₹1 crore, or ₹10 crore if cash transactions stay within prescribed limits, and for professionals with gross receipts above ₹50 lakh. These rules may also apply when a taxpayer exits presumptive taxation by declaring income below the prescribed rate while total income exceeds the basic exemption limit.

Keep documents handy before filing Multiple clients and platforms make proper documentation critical for freelancers and gig workers. "Key documents to keep ready include client contracts, payment receipts, expense records for rent, internet, software subscriptions and travel, as well as reconciled copies of Form 26AS, the Annual Information Statement (AIS), and the Taxpayer Information Summary (TIS) to ensure all income and tax credits have been correctly reported," says Deepashree Shetty, partner, global mobility services, tax and regulatory advisory, BDO India. Records reduce the risk of mismatches and scrutiny.

Track return status after filing After filing and e-verification, taxpayers should track their TIR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist

VISAKA INDUSTRIES LIMITED

Regd. & Corporate Office: Visaka Towers, 1-5/303/890, P. Road, Secunderabad - 500 003
Tel: 040 27913833, Web: www.visaka.co, E-mail: investorrelations@visaka.in

NOTICE

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

This is to inform all the concerned that a special window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027, as per SEBI Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated January 30, 2026 (SEBI Circular).

This facility is available to those investors who had purchased physical shares of Visaka Industries Limited ("the Company") prior to April 01, 2019, and:

(a) had not lodged the shares for transfer; or

(b) had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Is the Original Share Certificate available with the Investor?	Whether eligible to lodge in the Special Window?
Before April 01, 2019	No (It is fresh lodged)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No (was not lodged)	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents will only be considered under the Special window.

Investors wishing to avail of this Special Window may contact the Company's Registrar and Transfer Agent, KFin Technologies Limited, Visaka Industries Limited having their address at Selenium Tower - B, Plot No. 311-32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.

For further details, investors may refer to the SEBI Circular available at: <https://tinyurl.com/29ab3727>. Queries may be addressed to enward.rs@kfintech.com.

For VISAKA INDUSTRIES LIMITED
Sd/-
RAMAKANTH KUNAPULI
Date: 29-06-2026
Place: Secunderabad
Assistant Vice President & Company Secretary

SUNDARAM MUTUAL

— Sundaram Finance Group —

Opening of a New Customer Care Centres:

Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of KFin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.

Location	Address	Effective Date
Udupi	KFIN Technologies Limited Suhel Building, 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101 Karnataka Telephone: 0820-796-6169 Email: msufdupi@kfintech.com	29-06-2026
Bhuj	KFIN Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001 Gujarat Telephone: 2832456833 Email: msibhuj@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

Place: Chennai
Date: June 29, 2026.
For more information please contact:
Sundaram Asset Management Company Ltd.
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PLC034615

Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
Contact No. (India) 1860 425 7237, (NRI) 41 40 2345 2215
www.sundarammutual.com
Regd. Office: No. 21, Patullos Road, Chennai 600 041.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

BHARAT HEAVY ELECTRICALS LIMITED

Chitrapurapally, 620014
(A Govt. of India Undertaking)

REQUIREMENT OF SUPPLIERS FOR STEEL FABRICATION AND SUPPLY OF OTHER ITEMS

BHEL, Tiruchirappalli invites new Suppliers for the following:

- Fabrication of steel items / boiler components under with BHEL material / with Vendor's material specifications for various projects (Dept.: Outsourcing - OS).
- Supply of various items listed in BHEL website (Dept.: Materials Management - MM).

Full details can be downloaded from BHEL's website <https://www.bhel.com> (Tender Notifications page) against Ref. No: NIT_100769. Application for Supplier registration is to be submitted in Online portal by visiting <https://supplier.bhel.in> and by selecting the respective Unit.

All corrigenda / addenda / amendments / clarifications etc. to the above will be hosted on the above websites only and will not be published in any other media. Suppliers should regularly visit the above websites to keep themselves updated.

GM / OS, 0431 - 2574242, vs@bhel.in,
GM / MM, 0431 - 2574074, pspandi@bhel.in

HeidelbergCement India Limited

CIN: L26942HR1959FL042001
Regd. Office: 2nd Floor, Block-B, DLF Cyber Greens,
DLF Cyber City, Phase-II Gurgaon, Haryana - 122002
Tel.: Ph: +91 0124-4503700, Fax: +91 0124-4147698
Email: it.investors@hclm.com, Website: www.hclm.com

NOTICE

Special Window for Transfer and Dematerialisation of Physical Securities

In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated 30th January 2026 has opened a special window for a period of one year from 31st February 2026 to 31st February 2027 for transfer and dematerialisation of physical securities that were sold/purchased prior to 31st April 2019.

The special window shall be available for Transfer Deeds which were executed prior to 31st April 2019 and shall also include such transfer requests which were submitted earlier and were rejected / returned / not attended due to deficiency in the documents / process / or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of completion of transfer of securities shall not be transferred, lien marked, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the aforesaid SEBI Circular which can be accessed at www.sebi.gov.in and

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent - M/s. Integrated Registry Management Services Private Limited by post to No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bangalore - 560025. Transfers submitted after 31st February 2027 will not be accepted by the Company/RTA.

Eligible investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited
Sd/-
Ravi Arora
Vice President- Corporate Affairs & Company Secretary

FORM NO. CAA. 2
(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013; and

In the matter of Composite Scheme of Amalgamation of SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2)

with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
(CIN:U02411TN1980PT1386563)
Address: 18/3, Sippiachi Achi Building, Floor No.7,
Rukmini Lakshminarayana Road, Ethirai Salai,
Egmore, Chennai, Tamil Nadu - 600008

---Applicant / Transferee Company - 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferee Company 1") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation ("the Scheme") proposed between SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferor Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Sippiachi Achi Building, Floor No.7, Rukmini Lakshminarayana Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, Chitrapurapally, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakkam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Sippiachi Achi Building, Floor No.7, Rukmini Lakshminarayana Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albion F as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited
with
Sd/-
Ramanathan Krishnan
Director
Date: 29.06.2026
Place: Chennai
DIN: 02682355

SALE NOTICE UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016

GEI INDUSTRIAL SYSTEMS LIMITED (IN LIQUIDATION)

Reg. Office: 26/A, Industrial Area, Govindgarh, Bhopal, Madhya Pradesh-462 023.

Date and Time of E-Auction: 3rd August 2026 between 03.00 p.m. to 05.00 p.m.

(With unitised sealed bids to be submitted by hand before the start of the auction)

NOTICE is hereby given by the undersigned to the public Sale of Assets owned by GEI Industrial Systems Limited (in Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, India vide order dated 09th October, 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS", "WHATSOEVER THERE IS BASIS" and "WITHOUT RESERVE" as such sale is without any kind of warranties and indemnities. The sale will be done by the undersigned through the auction platform <https://biddn.com>.

	Composite sale of leasehold rights of Land & Building located at Plot No. 1, 2, 24, 24-2, 24-2A, 24-2B, 24-27-A & 28-A at Sector-A, Industrial Area, Govindpura, Bhopal, Madhya Pradesh-462023, Plant & machineries lying at aforementioned plots and the Securities and Financial Assets (Excluding Cash & Bank) held by	25,00,00,000/-	2,50,00,000/-	25,00,00,000/-
--	---	----------------	---------------	----------------

Developer free to form building-wise societies



CONSUMER PROTECTION
JEHANVIR B. GAI

Landowner Raj Kalamadir entrusted Ramnikant Kanji Vera, a developer, with redeveloping a property at Parel in Mumbai by demolishing the old building and constructing one or more new buildings on the plot. The landowner gave the redevelopment rights through an agreement executed in October 2003 and a supplementary agreement executed in August 2004.

The developer constructed Shiromani A Wing, comprising 47 flats, and handed over possession in 2007. He later constructed another building, called Shiromani B Wing, with 27 flats, and handed over possession in 2010.

While forming the society, 23 flat purchasers voted in favour of a single society, three were neutral, and the remaining 48 opted for two separate societies. The building accordingly formed two societies. When it came to the execution of conveyance, the A Wing members did not cooperate. Instead, Shiromani A Wing Cooperative Housing Society (CHS), the complainant, approached the National Consumer Disputes Redressal Commission (National Commission) in 2017 with a complaint against the developer, the landowner, and the adjacent Shiromani B Wing CHS. The complainant alleged that the developer had illegally rented out the terrace to Bharti Airtel, converted stall parking into offices, sold the common space for commercial gains, failed to render accounts, and committed various other breaches.

The landowner stated that there was no privity of contract (direct contractual relationship) with the society, so the

complaint was not maintainable. The B Wing Society questioned the maintainability of the complaint on the ground that there was no consumer-service provider relationship. The developer contested the complaint, contending that two separate societies were formed because the majority of the members did not want a single society for the two buildings. The developer also contended that the complaint was time-barred as the complainant had filed it nine years after the A Wing flat holders had been put in possession.

The National Commission observed that Section 7A of the Maharashtra Ownership Flats Act (MOFA) permits a builder to raise additional construction, subject to the developer having made true and full disclosure to the flat purchasers, as held by the Supreme Court in *Jayantilal Investments vs. Madhuthar CHS*. The Commission noted that the developer had obtained the specific informed consent of the flat purchasers for the utilisation of FSI (floor space index) and held that it was not proper to question the addition of construction put up after approval had been obtained. The Commission also observed that there was no embargo on the formation of two separate societies for the two wings. The Commission observed that the complainant had produced no evidence in support of the other allegations, such as letting out the terrace and converting open spaces into offices.

Accordingly, the Bench comprising Justice Ram Surat Ram Maurya and Bharat Kumar Pandya directed the complainant to inform the developer whether it was willing to accept the conveyance along with a proportionate share in the common amenities and recreational area. Upon receipt of an affirmative reply, the Commission directed the developer and the landowner to jointly execute the conveyance within one month. It granted no other relief, compensation, or costs. The Commission dismissed the complaint against Shiromani B Wing CHS.

The writer is a consumer activist

TAX FILING GUIDE FOR FREELANCERS AND PROFESSIONALS

Avoid presumptive taxation if actual expenses are high

Choose between old and new tax regimes carefully since free switching is not allowed every year

SANJEEV SINHA

A large number of freelancers, creators, consultants, app-based drivers and delivery partners working in the gig economy work outside the employer-employee framework. While this form of employment brings greater flexibility and multiple income streams, it also entails distinct responsibilities at the time of filing tax returns.

Classify income correctly

The Income-tax (I-T) Act does not use the terms 'freelancer' or 'gig worker'. Tax treatment depends on the activity and manner of earning income. Regular skill-based work with financial risk usually counts as business or professional income. "In contrast, income from other sources is a residual category that applies only when a receipt cannot be taxed under any other head of income. It is typically meant for occasional, passive, or isolated receipts," says Shubham Jain, director, SVAS Business Advisors.

ITR-3 or ITR-4?

Taxpayers opting for presumptive taxation should use ITR-4 (Sugam), where a fixed percentage of turnover or gross receipts becomes taxable income. ITR-4 is unavailable if gross receipts exceed ₹50 lakh, or if the taxpayer has capital gains or income from more than one house property.

"ITR-3 is for individuals with business or professional income who are not using the presumptive taxation scheme. It is a more detailed return form that accommodates multiple income sources, including business, capital gains, and house property," says Jain.

Check presumptive tax eligibility

Section 44ADA covers doctors, lawyers, architects and similar specified professionals. They may declare 50 per cent of gross receipts as taxable income, subject to a turnover limit of ₹75 lakh and other prescribed conditions. "Section 44AD applies to eligible small businesses, including many gig and delivery partners, where income is presumed at 8 per cent of turnover, or 6 per cent for receipts



through digital means, subject to a turnover limit of ₹2 crore," says Jain. This rule reduces the compliance burden. Taxpayers need not maintain detailed books of account or undergo a tax audit.

Claim eligible expenses under ITR-3 Freelancers declaring actual profits under ITR-3 can claim expenses incurred wholly and exclusively for business purposes. "These may include office or home-office rent, internet and mobile bills, software subscriptions, depreciation on laptops and other work equipment, professional training and memberships, travel and lodging for client-related work, fees paid to consultants or accountants, and marketing or website maintenance expenses," says Neeraj Agarwal, senior partner, Nangia & Co.

These deductions can reduce taxable income if backed by records.

Pay advance tax on time

Advance tax becomes mandatory if the estimated tax liability for the year exceeds ₹10,000 after adjusting for tax deducted at source (TDS) credits. Freelancers should estimate income, deduct expenses, adjust TDS, and pay the balance in instalments.

"Failure to pay adequate advance tax can attract interest under Sections 234B and 234C. Since freelance income is often uneven, reviewing earnings and tax liability every quarter can help avoid penalties," says Agarwal.

How to fix mismatches

- Match TDS deducted with tax credit in Form 26AS before filing
- Report AIS/TIS errors or duplicate income entries through the I-T portal
- Follow up with clients or platforms to correct mismatches early
- Disclose the correct income in the ITR based on actual earnings
- Keep supporting documents ready for future tax queries

Assess tax regime choice carefully Individuals with business or professional income cannot switch between the old and new tax regimes every year, unlike salaried taxpayers.

"Once a taxpayer opts out of the default new tax regime and chooses the old tax regime, they get only one opportunity to switch back to the new regime. After re-entering the new tax regime, they generally cannot opt for the old regime again in subsequent years," says Agarwal.

Freelancers and professionals should assess the long-term tax impact before choosing the old tax regime.

When to skip presumptive tax

Presumptive taxation may not always be tax-efficient for eligible small businesses and professionals.

"Freelancers may benefit from opting for the normal taxation regime if their actual business expenses are significantly higher than the deemed deductions under presumptive taxation, if they have brought forward losses or unabsorbed depreciation to set off, or if they are in the early stages of business with profits lower than the presumptive rate or are incurring losses," says Akhil Chandra, partner, global people solutions, Grant Thornton Bharat.

Maintain books when required

Section 62, which corresponds to Section 44AA of the I-T Act, 1961, requires specified professionals, including lawyers, doctors and accountants, to maintain

books if gross receipts exceed ₹5 lakh in any of the three preceding financial years.

"For other businesses and non-specified professions, books of account must be maintained if income exceeds ₹1.2 lakh or total sales, turnover or gross receipts exceed ₹10 lakh in any of the three preceding financial years, or are likely to exceed these limits in the case of a newly established business or profession. For individuals and Hindu undivided families (HUFs), these thresholds are enhanced to ₹2.5 lakh for income and ₹25 lakh for turnover or gross receipts," says Chandra.

A tax audit is generally required for businesses with turnover above ₹1 crore, or ₹10 crore if cash transactions stay within prescribed limits, and for professionals with gross receipts above ₹50 lakh. These rules may also apply when a taxpayer exits presumptive taxation by declaring income below the prescribed rate while total income exceeds the basic exemption limit.

Keep documents handy before filing Multiple clients and platforms make proper documentation critical for freelancers and gig workers. "Key documents to keep ready include client contracts, payment receipts, expense records for rent, internet, software subscriptions and travel, as well as reconciled copies of Form 26AS, the Annual Information Statement (AIS), and the Taxpayer Information Summary (TIS) to ensure all income and tax credits have been correctly reported," says Deepashree Shetty, partner, global mobility services, tax and regulatory advisory, BDO India. Records reduce the risk of mismatches and scrutiny.

Track return status after filing After filing and e-verification, taxpayers should track their TIR status on the I-T portal. "If a notice is issued, they should respond on time with supporting documents," says Shetty. She adds that timely response and documentation have become critical as tax filing is becoming increasingly data-driven.

The writer is a Delhi-based independent journalist

VISAKA INDUSTRIES LIMITED

Regd. & Corporate Office: Visaka Towers, 1-5/303/890, P. Road, Secunderabad - 500 003
Tel: 040 27913833, Web: www.visaka.co E-mail: investorrelations@visaka.in

NOTICE

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

This is to inform all the concerned that a special window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027, as per SEBI Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated January 30, 2026 (SEBI Circular).

This facility is available to those investors who had purchased physical shares of Visaka Industries Limited ("the Company") prior to April 01, 2019, and:

- had not lodged the shares for transfer; or
- had lodged the shares for transfer, but the same were rejected, returned, or not attended to due to deficiencies in documentation.

Applicability of the Special Window

For clarity regarding the applicability of this window to transfer the deeds executed before April 1, 2019, investors may refer to the matrix below:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Is the Original Share Certificate available with the Investor?	Whether eligible to lodge in the Special Window?
Before April 01, 2019	No (It is fresh lodged)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No (was not lodged)	No	No

Kindly note that request(s) which are accompanied by original share certificate(s) along with transfer deed(s) and other supporting documents will only be considered under the Special window.

Investors wishing to avail of this Special Window may contact the Company's Registrar and Transfer Agent, KFin Technologies Limited ("KFin Technologies Limited") having their address at Selenium Tower - B, Plot No. 311.32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500 032.

For further details, investors may refer to the SEBI Circular available at: <https://tinyurl.com/29ab3727> Queries may be addressed to enward.rs@kfintech.com.

For VISAKA INDUSTRIES LIMITED
Sd/-
RAMAKANTH KUNAPULI
Date: 29-06-2026
Place: Secunderabad
Assistant Vice President & Company Secretary

SUNDARAM MUTUAL

— Sundaram Finance Group —

Opening of a New Customer Care Centres:

Investors / Unit Holders are requested to take note of the below-mentioned addresses of the newly opened Customer Care Centres of KFin Technologies Limited, which shall be operational from the respective effective dates mentioned herein. The said Customer Care Centres shall serve as official points of acceptance of transactions for investor to the schemes of Sundaram Mutual Fund.

Location	Address	Effective Date
Udupi	KFIN Technologies Limited Suhel Building, 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101 Karnataka Telephone: 0820-796-6169 Email: msufdupi@kfintech.com	29-06-2026
Bhuj	KFIN Technologies Limited 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001 Gujarat Telephone: 2832456833 Email: msibhuj@kfintech.com	01-07-2026

All other terms and conditions of the Scheme Information Document(s) / Key Information Memorandum(s) / Statement of Additional Information will remain unchanged.

This addendum forms an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM) / Statement of Additional Information (SAI) of the schemes of Sundaram Mutual Fund as amended from time to time.

Place: Chennai
Date: June 29, 2026.

For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PLC034615

NOTICE – cum – Addendum to the Scheme Information Document / Key Information Memorandum / Statement of Additional Information to the schemes of Sundaram Mutual Fund (Fund)

For Sundaram Asset Management Company Ltd
R Ajith Kumar
Company Secretary & Compliance Officer

Corporate Office: 1st & 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai-14.
Contact No. (India) 1860 425 7237, (NRI) 41 40 2345 2215
www.sundarammutual.com
Regd. Office: No. 21, Puttalam Road, Chennai 600 021.

Regd. Office: No. 21, Puttalam Road, Chennai 600 021.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

For Sundaram Asset Management Company Ltd
R Ajith Kumar
Company Secretary & Compliance Officer

Place: Chennai
Date: June 29, 2026.

For more information please contact:
Sundaram Asset Management Company Ltd
(Investment Manager to Sundaram Mutual Fund)
CIN: U93090TN1996PLC034615

BHARAT HEAVY ELECTRICALS LIMITED

Chennai-600 014
(A Govt. of India Undertaking)

REQUIREMENT OF SUPPLIERS FOR STEEL FABRICATION AND SUPPLY OF OTHER ITEMS

BHEL, Tiruchirappalli invites new Suppliers for the following:

- Fabrication of steel items / boiler components under with BHEL material / with Vendor's material categories for various projects (Dept.: Outsourcing - OS).

- Supply of various items listed in BHEL website (Dept.: Materials Management - MM).

Full details can be downloaded from BHEL's website <https://www.bhel.com> (Tender Notifications) page against Ref. No: NIT_100769. Application for Supplier registration is to be submitted in Online portal by visiting <https://supplier.bhel.in> and by selecting the respective Unit.

All corrigenda / addenda / amendments / clarifications etc. to the above will be hosted on the above websites only and will not be published in any other media. Suppliers should regularly visit the above websites to keep themselves updated.

GM / OS, 0431 – 2574242, vs@bhel.in,
GM / MM, 0431 – 2574074, pspandi@bhel.in

Place: Gurugram
Date: 28 June 2026

HeidelbergCement India Limited

CIN: L26942HR1959FL042001
Regd. Office: 2nd Floor, Block-B, DLF Cyber Greens,
DLF Cyber City, Phase-II Gurgaon, Haryana - 122002
Tel.: Ph: +91-124-4503700, Fax: +91-124-4147698
Email: it.investors@hclm.com, Website: www.hcem.com

NOTICE

Special Window for Transfer and Dematerialisation of Physical Securities
In order to facilitate the investors to get rightful access to the Securities, it is hereby informed that SEBI vide its Circular No. HO/38/13/11/2026-MRSD-PDD/13/570/2026 dated 30th January 2026 has opened a special window for a period of one year from 31st February 2026 to 31st February 2027 for transfer and dematerialisation of physical securities that were sold/purchased prior to 31st April 2019.

The special window shall be available for Transfer Deeds which were executed prior to 31st April 2019 and shall also include such transfer requests which were submitted earlier and were rejected / returned / not attended due to deficiency in the documents / process / or otherwise.

The securities transferred under this window shall be mandatorily credited to the transferee only in demat mode and shall remain under lock-in for one year from the date of completion of transfer of securities shall not be transferred, lien marked, or pledged during the lock-in period.

The procedure for transfer of Securities and conditions to be fulfilled by the investor/transferee are given in the aforesaid SEBI Circular which can be accessed at www.sebi.gov.in and www.bhel.com.

Investors who wish to avail this opportunity are requested to contact our Registrar and Share Transfer Agent - M/s. Integrated Registry Management Services Private Limited by post to No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bangalore - 560025. Transfers submitted after 31st February 2027 will not be accepted by the Company/RTA.

Eligible investors are encouraged to take advantage of this special window.

For HeidelbergCement India Limited
Sd/-
Ravi Arora
Vice President- Corporate Affairs & Company Secretary

Place: Gurugram
Date: 28 June 2026

FORM NO. CAA. 2

(Pursuant to Section 230 (3) of Companies Act 2013)

Rule 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

CA/CAAS/SCHE/2026

In the matter of Sections 230 to 232 and other applicable Provisions of the Companies Act, 2013;

and

In the matter of Composite Scheme of Amalgamation of

SW Engineering Services Private Limited ("Transferor Company 1") and

Chryso India Private Limited (Transferee Company 1 / Transferee Company 2)

with

Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors.

Fosroc Chemicals (India) Private Limited
(CIN:U02411TN1980PT1386563)
Address: 18/3, Sippiachi Achi Building, Floor No.7,
Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008.

—Applicant / Transferee Company – 2

Notice of the Meeting of Unsecured Creditors

NOTICE is hereby given that by an order dated 16th June 2026, the National Company Law Tribunal, Division Bench I, Chennai ("NCLT" or "the Tribunal") has directed the Meeting of the Unsecured Creditors of Fosroc Chemicals (India) Private Limited (the "Transferee Company 1") and Chryso India Private Limited (the "Transferee Company 2") for the purpose of considering, and if thought fit, approving with or without modification, the Composite Scheme of Amalgamation (the "Scheme") proposed between SW Engineering Services Private Limited ("Transferor Company 1") and Chryso India Private Limited (Transferee Company 1 / Transferee Company 2) with Fosroc Chemicals (India) Private Limited ("Transferee Company 2") and their respective Shareholders and Creditors and has dispensed with the convening of meetings of Shareholders and Secured Creditors of the Company.

In pursuance of the said order and as directed therein, further notice is hereby given that a Meeting of the Unsecured Creditors of the Company be convened and held at 18/3, Sippiachi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, Chitpady Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, on Friday, 31st day of July, 2026 at 10:30 AM and the said Unsecured Creditors of the Company are requested to attend the said meeting.

Copies of the said Scheme of Amalgamation and the Explanatory Statement under section 230 and rules thereof and other applicable provisions of the Companies Act, 2013 and the form of proxy can be obtained free of charge at the registered office of the company or at the office of its Authorized Representative, CS 18 Harkishan, having office at No. 44/28, 1st Floor, Veerabhadra Street, Nungambakam, Chennai - 600034, Tamil Nadu.

Persons entitled to attend and vote at the Meeting may vote in person or by proxy or by holding Authority letter, provided that all proxies, authority letters and board resolutions in the prescribed form are deposited at the Registered Office of the Company at 18/3, Sippiachi Achi Building, Floor No.7, Rukmini Lakshmi Road, Ethirai Salai, Egmore, Chennai, Tamil Nadu - 600008, not later than 48 (forty-eight) hours before the Meeting.

The Tribunal has appointed Mr. Raymond Albion F as the Chairman and Mr. V. Srikanth Ananth as Scrutinizer of the said Meeting. The above-mentioned Scheme of Amalgamation, if approved by the Meeting, will be subject to the subsequent approval of the NCLT.

For Fosroc Chemicals (India) Private Limited
with
Sd/- Ramanathan Krishnan
Director
DIN: 02632355

Date: 29.06.2026
Place: Chennai

SALE NOTICE UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016

GEI INDUSTRIAL SYSTEMS LIMITED (IN LIQUIDATION)
Reg. Office: 26/A, Industrial Area, Govindpur, Bhopal, Madhya Pradesh-462 023.

Date and Time of E-Auction: 3rd August 2026 between 03.00 p.m. to 05.00 p.m.
(With unlimited bidders) (Bidding will be open till the end of the day on 3rd August 2026)

NOTICE is hereby given by the undersigned to the public Sale of Assets owned by GEI Industrial Systems Limited (in Liquidation) forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, Bhopal vide order dated 09th October 2025. The assets are being sold on "AS IS WHERE IS BASIS". "AS IS WHERE IS BASIS", "WHATSOEVER THERE IS BASIS" and "WITHOUT RESCUE" as such sale is without any kind of warranties and indemnities. The sale will be done by the undersigned through a auction platform <https://bbs.banck.com>.

Assets
Composite sale of Leasehold rights of Land & Building located at Plot No. 1, 2, 24, 24-2, 25, 25-2, 25-2A, 25-2B, 25-2C, 25-2D, 25-2E, 25-2F, 25-2G, 25-2H, 25-2I, 25-2J, 25-2K, 25-2L, 25-2M, 25-2N, 25-2O, 25-2P, 25-2Q, 25-2R, 25-2S, 25-2T, 25-2U, 25-2V, 25-2W, 25-2X, 25-2Y, 25-2Z, 25-2AA, 25-2AB, 25-2AC, 25-2AD, 25-2AE, 25-2AF, 25-2AG, 25-2AH, 25-2AI, 25-2AJ, 25-2AK, 25-2AL, 25-2AM, 25-2AN, 25-2AO, 25-2AP, 25-2AQ, 25-2AR, 25-2AS, 25-2AT, 25-2AU, 25-2AV, 25-2AW, 25-2AX, 25-2AY, 25-2AZ, 25-2BA, 25-2BB, 25-2BC, 25-2BD, 25-2BE, 25-2BF, 25-2BG, 25-2BH, 25-2BI, 25-2BJ, 25-2BK, 25-2BL, 25-2BM, 25-2BN, 25-2BO, 25-2BP, 25-2BQ, 25-2BR, 25-2BS, 25-2BT, 25-2BU, 25-2BV, 25-2BW, 25-2BX, 25-2BY, 25-2BZ, 25-2CA, 25-2CB, 25-2CC, 25-2CD, 25-2CE, 25-2CF, 25-2CG, 25-2CH, 25-2CI, 25-2CJ, 25-2CK, 25-2CL, 25-2CM, 25-2CN, 25-2CO, 25-2CP, 25-2CQ, 25-2CR, 25-2CS, 25-2CT, 25-2CU, 25-2CV, 25-2CW, 25-2CX, 25-2CY, 25-2CZ, 25-2DA, 25-2DB, 25-2DC, 25-2DD, 25-2DE, 25-2DF, 25-2DG, 25-2DH, 25-2DI, 25-2DJ, 25-2DK, 25-2DL, 25-2DM, 25-2DN, 25-2DO, 25-2DP, 25-2DQ, 25-2DR, 25-2DS, 25-2DT, 25-2DU, 25-2DV, 25-2DW, 25-2DX, 25-2DY, 25-2DZ, 25-2EA, 25-2EB, 25-2EC, 25-2ED, 25-2EE, 25-2EF, 25-2EG, 25-2EH, 25-2EI, 25-2EJ, 25-2EK, 25-2EL, 25-2EM, 25-2EN, 25-2EO, 25-2EP, 25-2EQ, 25-2ER, 25-2ES, 25-2ET, 25-2EU, 25-2EV, 25-2EW, 25-2EX, 25-2EY, 25-2EZ, 25-2FA, 25-2FB, 25-2FC, 25-2FD, 25-2FE, 25-2FF, 25-2FG, 25-2FH, 25-2FI, 25-2FJ, 25-2FK, 25-2FL, 25-2FM, 25-2FN, 25-2FO, 25-2FP, 25-2FQ, 25-2FR, 25-2FS, 25-2FT, 25-2FU, 25-2FV, 25-2FW, 25-2FX, 25-2FY, 25-2FZ, 25-2GA, 25-2GB, 25-2GC, 25-2GD, 25-2GE, 25-2GF, 25-2GG, 25-2GH, 25-2GI, 25-2GJ, 25-2GK, 25-2GL, 25-2GM, 25-2GN, 25-2GO, 25-2GP, 25-2GQ, 25-2GR, 25-2GS, 25-2GT, 25-2GU, 25-2GV, 25-2GW, 25-2GX, 25-2GY, 25-2GZ, 25-2HA, 25-2HB, 25-2HC, 25-2HD, 25-2HE, 25-2HF, 25-2HG, 25-2HH, 25-2HI, 25-2HJ, 25-2HK, 25-2



CIN: L15122UP2015PLC069632
Registered Office: P.O. Hargan, Dist. Sitapur (U.P.), Pin- 261 121
Email: magadhsugar@bsrtaug.org Website: www.magadhsugar.com
Phone (05862) 256220 Fax (05862) 256225

NOTICE TO SHAREHOLDERS

Special Window for Transfer and Dematerialisation of Physical Securities

Pursuant to SEBI Circular No. HO/38/13/11(2)/2026-MRSD-PDI/3750/2026 dated January 30, 2026, a Special Window has been opened by the Company, from February 05, 2026 to February 04, 2027, to facilitate transfer and dematerialisation of physical securities which were sold/purchased prior to April 01, 2019. The Special Window shall also be available for such transfer requests which were lodged prior to April 1, 2019 and were rejected/returned/not attended to due to deficiency in the documents/process/otherwise.

During this period, the securities that are re-logged for transfer (including those requests that are pending with the listed company/RTA, as on date) shall be issued only in demat mode. However, due process shall be followed for such transfer-cum-demat requests.

Shareholders who wish to avail the opportunity are requested to submit the original security certificate(s), transfer deed and all other documents listed in the Circular, to the Company's Registrar and Transfer Agent, i.e., MUFG Intrust India Private Limited at Rasoi Court, 5th Floor, 20, Sir R. N. Mukherjee Road, Kolkata 700001, India to enable further processing and transfer of shares, in compliance with the applicable laws.

By Order of the Board
For Magadh Sugar & Energy Limited
S Subramanian
Company Secretary & Compliance Officer
FCS - 4974

Date : June 26, 2026
Place : Kolkata

Navigate markets with focused insight.

Get daily sector trends, market movers, and sharp insights — *every day* with **The Compass** in Business Standard.

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



Business Standard Insight Out



businessstandard



business.standard

business-standard.com

FORM G INVITATION FOR EXPRESSION OF INTEREST FOR BHALKESHWAR SUGARS LIMITED (UNDER CIRP) Sugar Industry in Village Balajiga Tq. Bhalki, District Bidar (Karnataka) (Under Regulation 36A(1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)	
RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN / CIN / LLP No.	BHALKESHWAR SUGARS LIMITED CIN: U32423KA2000PLD027284
2. Address of the registered office	Balajiga Tq. Bhalki, Dist. Bidar, Karnataka - 585326.
3. URL of website	N/A
4. Details of place where majority of fixed assets are located	Factory Site: Balajiga Tq. Bhalki, Dist. Bidar, Karnataka - 585326
5. Installed capacity of main products/ services	Installed Capacity of Main Products/Services: Sugarcane Crushing: 4,000 TCD Distillery: 120 KLPO Co-Generation Plant: 17 MW (Sugar Plant: 14 MW & Distillery Plant: 3 MW)
6. Quantity and value of main products/ services sold in last financial year	Quantity and Value of Main Products/Services Sold in the Last Financial Year: Sugar: 2.61 lakh quintals - Rs. 87.80 crore Distillery Products: 128.94 lakh liters - Rs. 81.46 crore Co-Generation (Power): 46.13 lakh kWh - Rs. 1.87 crore The aforementioned information pertains to F.Y. 2024-25, and for F.Y. 2025-26, the Corporate Debtor was operated by the Licensee, under a Lease and License Agreement.
7. Number of employees/ workmen	Only six employees of the Corporate Debtor are presently working, and no workmen are employed by the Corporate Debtor. The other personnel working at the premises are employees of the Licensee.
8. Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL.	Details can be sought by emailing: bscorp@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL.	The detailed Invitation for Expression of Interest (EOI) mentioning Eligibility Criteria can be sought by an email to: bscorp@gmail.com
10. Last date for receipt of expression of interest	Monday, 13 July 2026 (16 Days)
11. Date of issue of provisional list of prospective resolution applicants	Monday, 20 July 2026 (7 Days)
12. Last date for submission of objections to provisional list	Saturday, 25 July 2026 (5 Days)
13. Date of issue of final list of prospective resolution applicants	Thursday, 30 July 2026 (Within 5 Day)
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	Thursday, 30 July 2026
15. Last date for submission of resolution plans	Monday, 31 August 2026 (32 Days)
16. Process email id to submit Expression of Interest	bscorp@gmail.com
17. Details of the corporate debtor's registration status as MSME	MSME Registration Number: UDMM-KR-06-0036592 Type of Enterprise: Medium Date of Registration: 5th April, 2025 Validity / Udyam Registration Status: Active

Sd/-
Ritesh R. Mahajan
Resolution Professional
For **BHALKESHWAR SUGARS LIMITED** (Under CIRP)
IP Registration Number: IBI/IBA-002/IP-ND00048/2017-18/1032
B-203, Deshpri, Ganeshmala, Sinhagad Road, Pune - 411030
AFA valid up to: 31.12.2026

Date: 27.06.2026
Place: Pune

FORM G INVITATION FOR EXPRESSION OF INTEREST FOR MILLENNIUM STARCH INDIA PRIVATE LIMITED OPERATING IN MANUFACTURER OF MAIZE STARCH, MODIFIED STARCH AND BYPRODUCTS AT BELGAUM DISTRICT, ATHANI TALUKA, KARNATAKA STATE, INDIA (Under regulation 36A(1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)	
RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN / CIN / LLP No.	MILLENNIUM STARCH INDIA PRIVATE LIMITED CIN: U74991KA2008PTC046023 PAN: AACF05589G
2. Address of the registered office	Survey No. 1078 / 1079, KSSIDC Industrial Estate, Satti Road, Athani, Belgaum, Athani, Karnataka, India, 591304
3. URL of website	N/A
4. Details of place where majority of fixed assets are located	The factory plant is located at: Survey No. 1078 / 1079, KSSIDC Industrial Estate, Satti Road, Athani, Belgaum, Athani, Karnataka, India, 591304
5. Installed capacity of main products/ services	350 MT of maize crushing Per Day
6. Quantity and value of main products/ services sold in last financial year	As per Audited Financial Statements as on 31.03.2024, the Revenue from Operations was Rs. 14,850.66 Lakh. The Corporate Debtor was engaged in manufacturing activities until May 2024. However, manufacturing operations have remained discontinued since then, and the factory is presently non-operational.
7. Number of employees/ workmen	1
8. Further details including last available financial statements (with schedule) of two years, lists of creditors are available at URL.	For details please contact: millennium.crp@hotmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the code is available at URL.	For detailed EOI and eligibility criteria please contact: millennium.crp@hotmail.com
10. Last date for receipt of expression of interest	12.07.2026
11. Date of issue of provisional list of prospective resolution applicants	22.07.2026
12. Last date for submission of objections to provisional list	27.07.2026
13. Date of issue of final list of prospective resolution applicants	06.08.2026
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	11.08.2026
15. Last date for submission of resolution plans	10.09.2026
16. Process email id to submit Expression of Interest	millennium.crp@hotmail.com
17. Details of the corporate debtor's registration status as MSME.	The Corporate Debtor is a registered MSME under the Ministry of Micro, Small and Medium Enterprises. The Udyam Registration Certificate reflects the status of the Corporate Debtor as a Manufacturing Medium Enterprise, classified on 27.04.2024

Sd/-
Rahul Sudhakar Kavathekar
Interim Resolution Professional
For Millennium Starch India Private Limited
IP REG. NO.: IBI/IBA-003IP-PH00402017-2018/10101
AFA Certificate No.: AA110101/02/300627/109056
Case Specific Email ID: millennium.crp@hotmail.com
Address: J 901, The Trees, Pirojshahnagar, Eastern Express Highway, Vikhroli East, Mumbai City, Maharashtra, 400079
IBBI Reg. Email ID: kavathekar@hotmail.com

Date: 27.06.2026
Place: Mumbai

Public Notice in Form XIII of MOFA (Rule 11(9) (e))
District Deputy Registrar, Co-operative Societies, Mumbai City (4)
 The Competent Authority
 under section 5A of the Maharashtra Ownership Flats Act, 1963,
 Krushi Udyog Bhavan, 1st Floor, Dinkar Road, Desai Marg, Aarey Milk Colony, Goregaon (East), Mumbai-400065

No.DDR-4/Mum/deemed conveyance/Notice/167/2026 Date: 25/06/2026
 Application u/s 11 of Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act, 1963

Public Notice
Application No. 120 of 2026

Chairman/Secretary, **Sampada Co-Operative Housing Society Ltd.**, CTS No. 9/A, Village Maghane, Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, Applicant, Versus, 1. M/s. T. Ratilal & Co., through its Surviving Partners, 2. Mrs. Hansabai Ramesh Mehta, 3. Ratilal Gaurishankar Vaidya, 4. Venishankar A. Sharma, 5. Shantabai (Daughter of Gaurishankar Joshi), 6. Harish Ratilal Vaidya, Opponent No. 1 to 6, Having its last known office address at Krishna Kunj, 204, Walkeshwar Road, Mumbai 400006, 7. Bina Shanti Sahakar Gruh Nirman Sanstha Ltd., 8. Kamdhenu CHS Ltd., 9. Municipal Shri Jagdamba CHS Ltd., 10. Borivali Parekh Nagar CHS Ltd., Having its last known address at CTS No. 9/A, Village Maghane, Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, Opponents and those, whose interests have been vested in the said property may submit their say at the time of hearing at the venue mentioned above. Failure to submit any say shall be presumed that nobody has any objection in this regard and further action will be taken accordingly.

Description of the Property :-

Claimed Area
 Unilateral deemed conveyance certificate issued in respect of the suit premises admeasuring about 778.61 sq. mtrs. alongwith the proportionate share in Recreational Garden / Internal Road and other common area admeasuring about 371.15 sq. mtrs (out of the total common area i.e. 2795.94 sq. mtrs) i.e. aggregating to about 1,149.76 sq. mtrs. (replacing 9th Old Conveyance Deed dated 26-10-1977 executed in the favor of the parent society from CTS No. 9/A of Village Maghane, Taluka Borivali, Mumbai Suburban District, situated at Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, in favour of the Applicant Society).

The hearing in the above case has been fixed on **06/07/2026 at 12.30 p.m.**

Sd/-
 (Rajesh Kalidasrao Lovekar)
 District Deputy Registrar,
 Co-operative Societies, Mumbai City (4)
 Competent Authority
 U/s 5A of the MOFA, 1963

(SEAL)

LIC Housing Finance Ltd				POSSESSION NOTICE	
Back Office: "Jeevan Shree", 1109, University Road, Shivaji Nagar, Pune-16.					
Whereas the undersigned being the Authorized Officer of LIC Housing Finance Ltd (LICHFL), Under Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (said Act) & in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (said Rules) issued Notices under Section 13 (2) of the said Act, calling upon the concerned borrowers, as per details given below, to repay the amount mentioned in the respective Notice within 60 days from the date of the respective notice. The Concerned Borrowers / Property Holders having failed to repay the respective due amounts, notice is hereby given to the Concerned Borrowers / Property Holders in particular and the public in general that the undersigned has taken Symbolic Possession of the properties described herein below in exercise of powers conferred on her under Section 13 (4) of the said Act on the date mentioned below. The Concerned Borrowers / Property Holders in particular and the public in general are hereby cautioned not to deal with the concerned properties and any dealing with the said properties will be subject to the charge of LIC Housing Finance Ltd for amounts mentioned below.					
Sr. No.	Name of Borrowers & Account Numbers	Demand Notice Date	Symbolic Possession Date	Outstanding Amount (Rs.) as on date	Description of Immovable Secured Assets
01)	Mr. Rajendra Nanaji Ahir Mrs. Ramabai Nanaji Ahire Loan A/c No. 621200012981	21.09.2025	25.06.2026	4,546,412.20	Flat No. A-203, 2nd Floor, A-Wing, Flora Prestige Appt., S. No. 768, 769, B/h Jani Mandir, Adgaon Shiwari, Mumbai Agra Road, B/h Kantimani Vihar, Next To Konark Nagar, Nashik, Maharashtra - 422004.
02)	Mr. Shrikant Rambhau Shejwal Loan A/c No. 621200017592	19.09.2025	25.06.2026	1,411,422.23	Flat No. 04, First Floor, Ambika Residency Apartments, Plot No. 73, Survey No. 2378, Opposite Dwarika Super Shop, Tenth Mile, Ozar, Ozar (M/G) Shiwari, Mumbai Agra Road, Nashik, Maharashtra - 422004.
03)	Mr. Samar Sunil Ari And Mrs. Tanusree Ari Loan A/c No. 621200012667	21.09.2025	25.06.2026	1,456,577.16	Flat No. 09, 2nd Floor, Radha Damodhar Co-op Hsg Soc Ltd, S. No. 971A/4/3/6, CTS No 6159-6160, Build Radha, Peth Phata, B/h Sweta Gas Office, Panchawali, Peth Road, Opp Pethkar Plaza, Nashik, Maharashtra-422003
04)	Mr. Pradip Khemji Patel And Mr. Kalpesh Pradip Patel Loan A/c No. 621200012624	21.09.2025	25.06.2026	1,480,403.02	Flat No. 03, 3rd Floor, Sai Rudra Appt., S. No. 205/1/B, Trimbal Nagar, Opp. Kamal Nagar, B/h Gokuldam Appt., Hirawadi, Panchwadi, Nashik, Maharashtra - 422003
05)	Mr. Kalpesh Pradip Patel And Mr. Pradip Khemji Patel Loan A/c No. 621200009490	21.09.2025	25.06.2026	1,477,051.55	Flat No. 03, 3rd Floor, Sai Rudra Appt., S. No. 205/1/B, Trimbal Nagar, B/h Suyojit Gupta Construction, Hirwadi, Nashik, Maharashtra - 422003
06)	Mrs. Poonam Rajendra Ambekar And Mr. Nilesh Bhaskar Pawar Loan A/c No. 621200002456	21.09.2025	25.06.2026	1,395,840.12	Flat No. 13, 3rd Floor, Laxmi Narayan Appt., S. No. 58/1B/1, Lamkeda Mahla, Dindori Road, Nashik, Maharashtra-422003
07)	Mr. Sandeep Babulal Shingli Loan A/c No. 621200008988 & 621200008989	18.09.2025	25.06.2026	8,802,157.80	Flat No. 303, 3rd Floor, S. No. 132/5A, Shree Vimalnath Pride Appt., C-Wing, Behind Nimani Bus Stop, Panchwadi, Dindori Road, Nashik, Maharashtra-422003
08)	Mr. Shivaji Madhavrao Wagh And Mrs. Sangeeta Shivaji Wagh Loan A/c No. 621200013472 & 621200013473	18.09.2025	25.06.2026	3,442,231.41	Flat No. 08, 1st Floor, Ravi Arund Co-op Hsg Soc Ltd., S. No. 196/ 21/1/133, And 196/21/1/1, Abhiject Nagar, Near Kamal Nagar Square, Next To Manthan Sweets, Opposite Gopal Krishna Apartments, Hirawadi, Panchwadi, Nashik, Maharashtra-422003
Date : 27.06.2026 Place : Pune				Authorised Officer LIC Housing Finance Ltd.	

Public Notice in Form XIII of MOFA (Rule 11 (9) (e))
District Deputy Registrar, Co-operative Societies, Mumbai City (4)
 The Competent Authority
 under section 5A of the Maharashtra Ownership Flats Act, 1963
 Krushi Udyog Bhavan, 1st Floor, Dinkar Road, Desai Marg, Aarey Milk Colony, Goregaon (East) Mumbai-400065

No.DDR-4/Mum/deemed conveyance/Notice/167/2026 Date: 25/06/2026
 Application u/s 11 of Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act, 1963

Public Notice
Application No. 118 of 2026

Chairman/Secretary, **Bima Shanti Sahakar Gruh Nirman Sanstha Mayraddi**, CTS No. 9/A, Village Maghane, Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, Applicant, Versus, 1. 1. Karsandas Muljee Dharamsi, ii. Smt. Manibai widow of Muljee Dharamsi, iii. Smt. Damayanti widow of Karsandas Muljee Dharamsi, iv. Karsandas Karsandas Muljee Dharamsi, v. Narendrakumar Karsandas Muljee Dharamsi, vi. Yogeshkumar Karsandas Muljee Dharamsi, 2. M/s. T. Ratilal & Co., through its Surviving Partners, 3. Mrs. Hansabai Ramesh Mehta, 4. Ratilal Gaurishankar Vaidya, 5. Venishankar A. Sharma, 6. Shantabai (Daughter of Gaurishankar Joshi), 7. Harish Ratilal Vaidya, Opponent No. 2 to 6 Having its last known office address at, Krishna Kunj, 204, Walkeshwar Road, Mumbai 400006, 8. Sampada CHS Ltd., 9. Canara Bank Kamdhenu CHS Ltd., 10. Municipal Shri Jagdamba CHS Ltd., 11. Borivali Parekh Nagar CHS Ltd., Having its last known address at CTS No. 9/A & 9B, Village Maghane, Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, Opponents and those, whose interests have been vested in the said property may submit their say at the time of hearing at the venue mentioned above. Failure to submit any say shall be presumed that nobody has any objection in this regard and further action will be taken accordingly.

Description of the Property :-

Claimed Area
 Unilateral deemed conveyance certificate issued in respect of undivided proportionate area of Recreation Ground / Internal Road and other common area admeasuring in total of about 987.81 sq.mtrs out of total common area i.e. 2795.94 sq.mtrs from CTS No. 9/A of Village Maghane, Taluka Borivali, Mumbai Suburban District, Situated at Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, in favour of the Applicant Society.

The hearing in the above case has been fixed on **06/07/2026 at 12.30 p.m.**

Sd/-
 (Rajesh Kalidasrao Lovekar)
 District Deputy Registrar,
 Co-operative Societies, Mumbai City (4)
 Competent Authority
 U/s 5A of the MOFA, 1963

(SEAL)

Public Notice in Form XIII of MOFA (Rule 11 (9) (e))
District Deputy Registrar, Co-operative Societies, Mumbai City (4)
 The Competent Authority
 under section 5A of the Maharashtra Ownership Flats Act, 1963
 Krushi Udyog Bhavan, 1st Floor, Dinkar Road, Desai Marg, Aarey Milk Colony, Goregaon (East) Mumbai-400065

No.DDR-4/Mum/deemed conveyance/Notice/167/2026 Date: 25/06/2026
 Application u/s 11 of Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act, 1963

Public Notice
Application No. 119 of 2026

Chairman/Secretary, **Municipal Shri Jagdamba Co-Operative Housing Society Ltd.**, CTS No. 9/A, Village Maghane, Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, Applicant, Versus, 1. M/s. T. Ratilal & Co., Through its Surviving Partners, 2. Mrs. Hansabai Ramesh Mehta, 3. Ratilal Gaurishankar Vaidya, 4. Venishankar A. Sharma, 5. Shantabai (Daughter of Gaurishankar Joshi), 6. Harish Ratilal Vaidya, Opponent No. 2 to 6, Having its last known office address at Krishna Kunj, 204, Walkeshwar Road, Mumbai 400006, 7. Bina Shanti Sahakar Gruh Nirman Sanstha Ltd., 8. Canara Bank Kamdhenu CHS Ltd., 9. Sampada CHS Ltd., 10. Borivali Parekh Nagar CHS Ltd., Having its last known address at CTS No. 9/A & 9B Village Maghane, Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, Opponents and those, whose interests have been vested in the said property may submit their say at the time of hearing at the venue mentioned above. Failure to submit any say shall be presumed that nobody has any objection in this regard and further action will be taken accordingly.

Description of the Property :-

Claimed Area
 Unilateral deemed conveyance certificate issued in respect of the suit premises admeasuring about 820.39sq. mtrs. alongwith the proportionate share in Recreational Garden / Internal Road and other common area admeasuring about 390.99sq.mtrs (out of the total Common area i.e. 2795.94 sq.mtrs) i.e. aggregating to about 1,211.38 sq.mtrs (replacing the Conveyance Deed dated 26-10-1977 executed in the favor of the Parent Society) from CTS No. 9/A of Village Maghane, Taluka Borivali, Mumbai Suburban District, situated at Shastri Nagar, S.V. Road, Borivali (W), Mumbai 400092, in favour of the Applicant Society.

The hearing in the above case has been fixed on **06/07/2026 at 12.30 p.m.**

Sd/-
 (Rajesh Kalidasrao Lovekar)
 District Deputy Registrar,
 Co-operative Societies, Mumbai City (4)
 Competent Authority
 U/s 5A of the MOFA, 1963

(SEAL)

Cummins India Limited
 Regd. Office: Cummins India Office Campus, Tower A, 5th Floor, Survey No. 21, Balewadi, Pune 411 045, Maharashtra, India. (CIN: L26112PN1962PLC012726)
 Tel: (020) 67067000 Fax: (020) 67067015 Email: c.investors@cummmins.com Website: www.cummmins.com

INFORMATION REGARDING 65TH ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING/OTHER AUDIO-VISUAL MEANS

Notice is hereby given that the 65th Annual General Meeting ("AGM") of Cummins India Limited ("the Company"), will be held on **Thursday, August 06, 2026 at 11:30 a.m. (IST)** through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with General Circular 03/2025 dated September 22, 2025 issued by Ministry of Corporate Affairs ("MCA") read with other relevant circulars issued in this regard (hereinafter collectively referred to as "the Circulars") and all other applicable laws, to transact the business(es) as set out in the Notice convening the AGM, which will be circulated to the Members in due course.

In accordance with the aforesaid Circulars, the Notice of the AGM along with the Annual Report of the Company for the Financial Year 2025-26 will be sent only by e-mail within the statutory timelines, to all the Members whose e-mail addresses are registered with the Company, MFG Intime India Private Limited (RTA), National Securities Depository Limited (NSDL) and Central Depositories Services (India) Limited ("CDSL") (collectively referred to as "Depositories" or "DPs"). The Company shall send a physical copy of the Annual Report to those Members who request for the same at CILInvestors@cummmins.com mentioning their Folio No./DP ID and Client ID.

The Notice along with the Annual Report for Financial Year 2025-26 will also be made available on the website of the Company at <https://www.cummmins.com/en/investors/india-annual-reports>, on NSDL's website at <https://www.evoting.nsdl.com> and on the website of the Stock Exchanges on which the securities of the Company are listed i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) 2015 (Listing Regulations), as amended from time to time and the Circulars, the Company will provide facility of remote e-voting to its Members in respect of the business(es) to be transacted at the AGM and for this purpose, the Company has appointed NSDL to facilitate voting through electronic means. Accordingly, the facility of casting votes by a member using a remote e-voting system during the remote e-voting period, as well as e-voting during the AGM, will be provided by NSDL. Further, members who have voted through remote e-voting will be eligible to attend the AGM, however, they shall not be allowed to cast their vote again during the AGM. Detailed procedure for remote e-voting, including the remote e-voting period and the manner of joining the AGM virtually, will be provided in the Notice of the AGM.

Members holding shares in physical mode and who have not updated their email addresses with the Company are requested to update the same by sending relevant documents to the RTA along-with duly filled "Form ISR-1" available at <https://web.in.mps.mfg.com/KYC-downloads.html> at MFG Intime India Private Limited, Unit: Cummins India Limited, C-101, 1st Floor, 247 Park L.B.S. Marg, Vikhroli (West), Mumbai - 400083. Members holding shares in dematerialized mode are requested to register/update their email addresses with their respective DPs. The detailed process for registering of email addresses will be provided in the Notice convening AGM.

Further, the members who are holding shares in physical form or who have not registered their email addresses with the Company/RTA can cast their vote through remote e-voting or through the e-voting system during the meeting, by following the detailed process which will be provided in the Notice convening the AGM.

The final dividend of Rs. 46/- per equity share of face value of Rs. 2/- each of the Company for the financial year 2025-26, as recommended by the Board of Directors, if approved by the Members at the AGM, shall be paid to those Members who are holding shares at the **Record Date i.e. Friday, July 17, 2026** within statutory timelines. Pursuant to Regulation 12 read with Schedule I of the Listing Regulations, payment of dividend through any mode other than electronic mode is discontinued and hence the payment shall be made only through electronic mode to all the eligible Members.

Kindly note, pursuant to the SEBI Master circular No. HO/3813/(4)/2026-MIRSDPOD/14298/2026 dated February 6, 2026 the Members holding securities in physical mode, must update their KYC details (i.e. Valid PAN, contact details, bank account details and specimen signature) in their respective folios. In case, any of the KYC details are not updated in the folio (in case of physical holding) or the bank account details are not updated (in case of demat holding), the Company shall withhold dividend and the said dividend payment shall be made through Electronic Mode only upon complying with the requirements of update of KYC/ bank account details, as the case may be.

For Cummins India Limited
Vinaya A. Joshi
 Company Secretary &
 Compliance Officer

Place: Pune
 Date: June 26, 2026

NOTICE
FOR
ELIGIBLE FOR
 Regd. Off - N-806/A, 8th Floor, Diamond Heritage Building, 16, Strand Road, Fairley Place, Kolkata, West Bengal, 700001.

NOTICE is hereby given that the **Folio No. 014422**, Holder Name: Holder's - Jeroo Nadirsha Commissariat (Deceased), Merzban Nadirsha Commissariat (Surviving Holder) & Behroze Nadirsha Commissariat (Deceased), Equity shares of EIT Ltd standing in the name has/bave been lost or mislaid and the undersigned has / have applied to the Company to issue duplicate Certificate(s) for the said shares.

Any person who has any claim in respect of the said shares should write to our Registrar, KFin Technologies Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Hyderabad-500032 within one month from this date else the company will proceed to issue duplicate Certificate(s).

Sr. No.	Certificate No.	Start Distinctive No.	End Distinctive No.	Number Of Shares
1.	13449931	36822466	36824705	2250
2.	1375455	280380047	280381171	1125

Place : Mumbai
 Date : 26/06/2026

Sd/-
 Merzban Nadirsha Commissariat

FORM E
INVITATION FOR EXPRESSION OF INTEREST
FOR
MILLENNIUM STARCH INDIA PRIVATE LIMITED
OPERATING IN
MANUFACTURING OF MAIZE STARCH, MODIFIED STARCH AND PRODUCTS AT
BELGAUM DISTRICT, ATTHAM TALUKA, KARNATAKA STATE, INDIA
 (Under regulation 32A(1) of the Securities and Exchange Board of India (Investment Restriction Process for Corporate Partners) Regulations, 2016)

SL
RELEVANT PARTICULARS

1. Name of the corporate participant	MILLENNIUM STARCH INDIA PRIVATE LIMITED ORN along with PAN & CIN: L27499KA2009PTC049523/PAN: AAF0265865
2. Address of the registered office	Survey No. 1078/1, 1079/1, KSSDC Industrial Estate, Salt Road, Ahran, Belgaum, Ahran, Karnataka, India, 591304
3. URL of website	N/A.
4. Details of place where majority of fixed assets are located	The factory plant is located at: Survey No. 1078/1, 1079/1, KSSDC Industrial Estate, Salt Road, Ahran, Belgaum, Ahran, Karnataka, India, 591304
5. Installed capacity of main products	350 MT of maize crushing Per Day
6. Quantity and value of main products/services sold in last financial year	As per Audited Financial Statements as on 31.03.2024, the Revenue from Operations was Rs. 14,89,16,148/- The Corporate Debtor was engaged in manufacturing activities until May 2024. However, manufacturing operations have remained discontinued since then, and the factory is presently non-operational.
7. Number of employees/workmen	1
8. Further details including latest available financial statements with schedule of two years, list of creditors are available at URL	For details please contact: milenniumcorp@hotmail.com
9. Eligibility for resolution applicants under section 25(2)(ii) of the code is available at URL	For detailed EOI and eligibility criteria please contact: milenniumcorp@hotmail.com
10. Last date for receipt of expression of interest	12.07.2026
11. Date of issue for provisional list of prospective resolution applicants	22.07.2026
12. Last date for submission of objections to provisional list	27.07.2026
13. Date of issue of final list of prospective resolution applicants	06.08.2026
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	11.08.2026
15. Last date for submission of resolution plans	10.09.2026
16. Process email id to submit expression of interest	milenniumcorp@hotmail.com
17. Details of the corporate debtor's registration status as MSME.	The Corporate Debtor is a registered MSME under the Ministry of Micro, Small and Medium Enterprises. The Ujyam Registration Certificate reflects the status of the Corporate Debtor as a Manufacturing Medium Enterprise, classified on 27.04.2024

Sd/-
 Rahul Sudhakar Kavathekar
 Director
 For Millennium Starch India Private Limited
 PR REG. No.: IBBU19A-003IP-P00040/2017-2018/101/P
 AFA Certificate No.: AA11010102308527/10655
 AFA Valid upto: 30-June-27
 Case Specific Email ID: milenniumcorp@hotmail.com
 Address : 901, The Trees, Projashanagar, Eastern Express Highway, Vikhroli East, Mumbai City, Maharashtra 400079
 IIBI Reg. Email ID: kavathekar@hotmail.com

Date: 27.06.2026
 Place: Mumbai

mahindra finance
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED
 Registered Office: Gateway Building, Apollo Bunder, Mumbai - 400 001
 Corporate Office: Mahindra Towers, 7 Wing, 3rd Floor, Dr. G.M. Bhosale Marg, P.K. Kurne Chowk, Worli, Mumbai - 400 018
 Website: www.mahindrafinance.com; Email: company.secretary@mahindrafinance.com
 Phone: 022 6652 6000 / 022 6697 5500; CIN: L65921MH1991PLC059642

NOTICE OF THE 36TH ANNUAL GENERAL MEETING, E-VOTING AND INTEGRATED INFORMATION

Notice is hereby given that the 36th Annual General Meeting ("the AGM") of the Members of Mahindra & Mahindra Financial Services Limited ("the Company") will be held on **Tuesday, 21st July 2026 at 3.30 p.m. (IST)** through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"), in compliance with the applicable provisions of the Companies Act, 2013 ("the Act") and rules made thereunder and the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and in compliance with relevant circulars of the Ministry of Corporate Affairs ("MCA") and SEBI Circulars, to transact the business(es) as set forth in the Notice of the 36th AGM.

Completion of dispatch of Notice of the 36th AGM and Integrated Annual Report for FY2026 ("Annual Report"): The Company has completed the dispatch of the Notice of the 36th AGM and Integrated Annual Report for FY2026 on Friday, 26th June 2026 via Email to the Members and Debenture holders of the Company, whose email addresses are registered with the Company/KFin Technologies Limited ("KFinTech"), Company's Registrar to an Issue and Share Transfer Agent ("RTA")/ Depository Participants ("DPs"). The Notice of the 36th AGM and Integrated Annual Report can be accessed from the Company's website at <https://www.mahindrafinance.com> and the websites of the Stock Exchanges where the shares of the Company are listed, i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and the website of KFinTech at <https://evoting.kfintech.com>. Members can request for hard copy of the Annual Report by sending a request at company.secretary@mahindrafinance.com. Further, as per Regulation 36(10B) and 58(1)(b) of Listing Regulations, a letter providing the web-link and QR code is being sent to Members and Debenture holders who have not registered their Email address with the Company/RTA/DPs.

Request for updation of KYC: Members holding shares in demat form are requested to get their KYC details registered/ updated by contacting their respective Depository Participant(s). Members holding shares in physical form are requested to get their KYC registered/ updated with KFinTech, by sending Form ISR-1 along with requisite documents at KFinTech's address given below, for receiving AGM Notice, e-voting instructions and seamless credit of dividend to their bank accounts.

Participation at the AGM: Members can participate in the AGM through VC/OAVM facility only. Attendance of Members through VC/OAVM at the AGM will be counted for the purpose of reckoning the quorum under Section 103 of the Act. Members can attend the AGM through VC facility provided by KFinTech by logging on to <https://emeetings.kfintech.com>. Detailed instructions for joining the AGM are provided in the AGM Notice.

Remote e-voting and e-voting at the AGM: The Company is providing the facility of remote e-voting and e-voting at the AGM ("e-voting") to its Members whose names are recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date, i.e., **Monday, 13th July 2026**, to cast their votes by way of e-voting, on the businesses set forth in the Notice of the AGM. A Member can opt for only one mode of voting, i.e., either through remote e-voting or voting during the AGM.

Detailed instructions for e-voting are given in the AGM Notice and are also available on KFinTech's website at <https://evoting.kfintech.com>.

Commencement of Remote E-voting	Thursday, 16 th July 2026 at 9.00 a.m. (IST)
End of Remote E-voting	Monday, 20 th July 2026 at 5.00 p.m. (IST)

The remote e-voting module shall be disabled by KFinTech for voting after the date and time mentioned above and Members will not be allowed to vote thereafter. Members who have cast their votes through remote e-voting may participate in the AGM but shall not be entitled to vote again at the AGM.

The results of E-voting will be declared within 2 working days of the conclusion of the AGM, within the time stipulated under the applicable laws. The results declared along with the Scrutinizer's Report will be filed with BSE Limited and National Stock Exchange of India Limited and uploaded on the website of the Company at <https://www.mahindrafinance.com> and the website of RTA at <https://evoting.kfintech.com>, and shall be dispatched at the Registered Office of the Company as well as the Corporate Office of the Company.

Manner of obtaining login ID and password after dispatch of AGM Notice: Any person who acquires equity shares and becomes a Member of the Company after the dispatch of the AGM Notice and holds shares as on the cut-off date, i.e., **Monday, 13th July 2026** may obtain user ID and password for attending AGM and for e-voting by following the procedure provided at number 23 of the AGM Notice. Members requiring assistance in obtaining user ID and password may send a request to the RTA by email at evoting@kfintech.com.

Webcast facility of AGM proceedings: The Company will also be providing the facility of live webcast of proceedings of AGM. Members who are entitled to participate in the AGM can view the proceeding of AGM by logging on the website of KFinTech at <https://emeetings.kfintech.com> using their secure login credentials. Members are encouraged to use the facility of webcast. During the live webcast of AGM, Members may post their queries in the message box provided on the screen.

Contact details for assistance/ resolution of grievances on e-voting and participation at the AGM: Members may refer to the Help, Frequently Asked Questions and e-voting user manual, available at the Download section of KFinTech at <https://evoting.kfintech.com/public/Downloads.aspx> or contact Ms. Surabhi Gangitkar, Manager - RIS, at the address: KFin Technologies Limited, Selenium, Tower B, Plot No. 31 and 32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032, Telangana or at the email enward.ris@kfintech.com or evoting@kfintech.com or call Toll Free 1800-390-4001, for any assistance or to address the grievances connected with facility for voting by electronic means.

Dividend for FY2026: The dividend of Rs. 750/- (i.e., 375%) per equity share of the face value of Rs. 2/- each, for FY2026, as recommended by the Board of Directors, if approved at the AGM, would be paid subject to deduction of tax at source, as may be applicable, after Tuesday, 21st July 2026 to shareholders holding shares on record date i.e., Monday, 13th July 2026.

Integrated Annual Report for the FY 2026 can be accessed at the web-links <https://www.mahindrafinance.com/investor-relations/financial-information-annual-reports> and <https://evoting.kfintech.com> and QR Code as under:

For Mahindra & Mahindra Financial Services Limited

Sd/-
Brijbala Batwal
 Company Secretary
 FCS : 5220

Place: Mumbai
 Date : 27th June 2026

