

8th November, 2025

BSE Limited
Floor 25, P.J. Towers,
Dalal Street,
Mumbai - 400 001
BSE scrip Code: 534742

National Stock Exchange of India Ltd,
Exchange Plaza, 5th floor,
Bandra-Kurla Complex,
Bandra (E).
Mumbai - 400 051
NSE Symbol: ZUARI

Sub: Newspaper Advertisement for publication of Unaudited Financial Results for the quarter and half year ended 30th September, 2025

Dear Sirs,

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of Unaudited Financial Results for the quarter and half year ended 30th September, 2025 published in Business Line all editions (English), Dainik Herald Goa edition (Marathi) and O Heraldo Goa edition (English), regional newspapers on 8th November, 2025.

The same is also being uploaded on the website of the Company at www.zuari.in.

Thanking you,

Yours faithfully,
For Zuari Agro Chemicals Limited

Asheeba Pereira
Company Secretary

Encl: As above

QUICKLY.

Three banks to be among global top 10 lenders: SBI



Mumbai: SBI Chairman CS Setty said on Friday that the country's largest state-owned bank and two other private sector lenders will be among the top 10 banks globally in market capitalisation by 2030. Speaking to reporters on the sidelines of an event organised by the lender here, Setty said SBI's market capitalisation had touched \$100 billion, and there are two other Indian private sector lenders having significant valuations. "It may not be State Bank alone. We have two major private sector banks, where market capitalisation is significant. So, I think they will also move along with us," said Setty. He reiterated that SBI had spelt out its aim to be among the top 10 lenders in market capitalisation by 2030 initially. [»](#)

Regulations must evolve keeping in mind the realities of time: RBI chief

GOOD SHOW. Malhotra says banks have stronger capital buffers, improved asset quality and better profitability

Our Bureau
Mumbai

Indian banks are far more mature than they were a decade ago and regulations cannot ignore developments such as strong expansion in credit and deposits, robust capital buffers, improved asset quality and profitability, and jump in return on assets and return on equity, said RBI Governor Sanjay Malhotra.

"This evolution implies that the prudential rule books, too, should evolve in a calibrated manner as banks are now stronger and supervision more alert, even as alternative risk-bearing pillars have deepened and market-based risk transfer has become more effective," said Malhotra at SBI's 12th Annual Banking and Economics Conclave.

"The recent regulatory measures need to be seen in



WINDS OF CHANGE. RBI Governor Sanjay Malhotra speaks at the SBI Banking and Economics Conclave in Mumbai on Friday [»](#)

the backdrop of these developments, which have shaped the banking industry and the financial system in the last decade," he added.

RECENT MEASURES

The recent regulatory measures the Governor referred to include the draft guidelines on the capital market exposure, acquisi-

tion finance, and withdrawal of specific borrower framework (which restricted lending to large borrowers beyond a certain system-wide threshold) from April 1, 2026, among others.

"Scheduled commercial banks' credit and deposits have expanded almost three times. Capital buffers, too, have strengthened. The cap-

ital to risk-weighted assets ratio has improved by about 4 per cent from 2015 to 2025.

"Asset quality has improved. GNPA and NPAs have decreased. Profitability has improved. Return on assets, return on equity, all have jumped... So, regulation cannot ignore these developments, this performance, these changed realities," said Malhotra. He emphasised that banks' capital buffers are stronger, asset quality better and profitability much better. Regulation, therefore, has to evolve keeping in mind the realities of time and the performance of banks.

"These [regulatory] measures do reflect some fresh thinking, but they are incremental and do not introduce any sea change."

He added: "Moreover, no regulatory measure, as I mentioned earlier, can be understood in isolation. Each measure has to be seen in the

continuum of regulatory evolution and not in isolation."

SYSTEMIC RISKS

Malhotra underscored that RBI's regulations create a multi-layered defence to keep systemic risks in check. Analysing merely one regulation without understanding the complete regulatory landscape risks missing the forest for the trees.

He highlighted that the higher responsibilities placed on banks are based on their past performance. This is on account of improved governance and prudent decision making by the banks over the last decade.

Moreover, no regulator can or should, as far as possible, substitute for boardroom judgment. Especially in a diverse country like ours, each case, each loan, each deposit, each transaction is different; different risks, different opportunities, he said.

Banks can be vulnerable to strong inertia in adapting new tech: RBI's Rabi Sankar

Piyush Shukla
Mumbai



T Rabi Sankar, RBI Deputy Governor

The rise of new-age financial technology firms (fintechs) in the field of payments innovation has exposed the Achilles' heel of the banking system that banks can be vulnerable to strong inertia in adapting to new technology, said Reserve Bank of India (RBI) Deputy Governor T Rabi Sankar at the SBI banking conclave on Friday.

"There is a general realisation that new fintech players, mainly because they had no legacy systems that tied them down, were far more nimble and innovative than incumbent banks. While this did not undermine the role of banks as such, it exposed the Achilles' heel of the banking system — that banks can be vulnerable to strong inertia in adapting to new technology," said Sankar.

He said while UPI payments are eventually being processed through a bank's server, the first name any UPI user thinks of while making a payment is that of third-party payment apps such as Paytm, PhonePe or Google Pay. Acquisition of customers and their payments data was incentive enough for these app providers to extend these services even in the absence of direct revenue, he said.

More importantly, fintechs had certain advantages vis-a-vis banks. They had no legacy IT systems, enabling them to use technologies that are more conducive

to scale up, integrate and upgrade. Banks, meanwhile, with their core banking system, found it relatively more difficult to modernise and upgrade. With asset light balance sheets, no physical branches and little due diligence, fintechs also faced lesser operating cost.

"...It can be reasonably argued that banks were unfairly disadvantaged. Higher regulatory burden, the friction of KYC process and AML checks and so on. In a perfectly competitive market, banks would probably have recovered their higher cost from these fintechs. But then, adoption of new technology would probably have suffered. But even without these disadvantages that banks faced, it is reasonable to assume that banks did not foresee the potential in UPI that fintechs did..." said Sankar.

TECH INFRA

He said lenders should focus on upgrading their tech infrastructure, make them less monolithic and rigid to compete with fintechs.

‘Asset quality decline seasonal, linked to winding down of consumer lending’

Sindhu Hariharan
Chennai

Extended monsoons and the cleaning up of the consumer loan segment led to Cholamandalam Investment and Finance Company Ltd (CIFCL) seeing a drop in asset quality in the quarter ended September, said D Arul Selvan, President & CFO, CIFCL.

GROWTH IN REVENUES

Even as CIFCL reported a 20 per cent growth in revenue

and profits for the quarter ended September 2025 (Q2FY26), the sequential deterioration of asset quality stood out. CIFCL attributed this to a seasonal slowdown in vehicle finance in Q2, when monsoons tend to disturb the earning potential of small transport operators.

"In Q2, there is always a little bit of a higher stress on the credit cost. But they get corrected in the second half of the year," said Selvan.

But this will get corrected in the second half of the year as festival season and macro

conditions help in more transport movement, he added. Secondly, the NBFC's decision to wind down its consumer and small enterprise loans (CSEL) segment by exiting from financial partnerships also contributed to the higher NPAs, he added. CIFCL recently took the decision to wind down the portion of its CSEL business developed through fintech partnerships.

GROSS NPAs

Gross NPAs at CIFCL stood at 4.57 per cent in September



D Arul Selvan, President and Chief Financial Officer, CIFCL

2025, compared to 4.29 per cent in June, while Net NPA stood at 3.07 per cent as of

September against 2.86 per cent in June 25. The GST cut had brought two-pronged benefits, said Selvan.

While it led to increased investments in vehicles, it also helped boosted rural consumption, leading to increased transport movement and income for vehicle owners, he noted.

The Murugappa Group NBFC is engaged in vehicle finance, home loans, mortgage loans, SME loans and gold loans.

With a 21 per cent y-o-y growth in assets under man-

agement (AUM) as of September 2025, the CFO said that H1 performance had been in line with expectations.

The second half is expected to be even better, helping the company achieve the AUM growth target of 20-23 per cent in FY26.

‘Satin Creditcare to launch AIF with ₹500 cr debt fund’

+ bl.interview

Piyush Shukla
Mumbai

Micro loan major Satin Creditcare plans to launch an alternative investment fund (AIF) with a maiden debt fund of ₹500 crore in FY26, said Chairman and MD HP Singh. The AIF will bring additional flexibility and diversification to the microfinance institution (MFI), which already has separate subsidiaries for MSME and housing finance.

Singh shares guidance on growth and asset quality for H2FY26.

Edited excerpts:

When do you plan to enter the AIF space?

This is going to be a separate subsidiary of ours called Satin Growth Alternatives. This fund will be launched in FY26 and concentrate on inclusion by supporting Climate and ESG, MSMEs and women-led enterprises to a large extent.

We get additional flexibility to support the investee companies with this fund, as we are currently working in microfinance, housing and MSME lending.

We will get more investors to pool in the money, and Satin is going to be the sponsor for this. We have got the

Within Q2 itself, we have already launched 170 branches. The balance will probably come in Q3. These branches will be spread pan-India

HP SINGH
Chairman and MD, Satin Creditcare



team on board, and the first debt fund that we will launch will have a corpus of ₹500 crore.

The first scheme will be close to ₹100 crore, with a likely ticket size of ₹4-6 crore. We may sponsor up to 20 per cent of the initial corpus and bring in more investors for the first fund.

Your q-o-q disbursements were up 17 per cent in Q2. Is growth finally back for MFI companies?

I can speak about Satin as technically the industry is still de-growing. For us, disbursements have grown. In the first half of the fiscal, growth is typically muted. But if we have managed to post higher growth in H1 itself, H2 will be even better.

We had said that our book will grow 10-15 per cent in FY26, and we are very well on

ing around 400 branches in the current fiscal. Within Q2 itself, we have already launched 170 branches. The balance will probably come in Q3. These branches will be spread pan-India.

Asset quality trends have improved. Is it due to broader macro stability or tighter underwriting standards?

In FY25, our credit cost levels were around 4.6 per cent. Our aim is to post significantly lower than FY25 credit cost in the current fiscal, and we are on track to meet the target.

The difference for us was that we implemented additional guardrails more than two years before SRO guidelines. The effect of that was while others started facing asset quality issues we did not, as we onboarded good customers. That is the reason why our credit cost is

lower than 8-10 per cent of the MFI industry average.

What is your guidance on NIM, and will you consider raising funds in FY26?

Net interest margin (NIM) will likely be around 13.5-14 per cent. Our cost of borrowings has moderated a bit at about 200 basis points (bps), and we gained an advantage in Q2 through direct assignment (securitisation), which had a better effect on yield. We have also done some risk-based pricing for ourselves which aided NIM.

Repo rate cut, obviously, helped the borrowing cost. On capital raise, we don't feel the immediate need for it. But as and when there is a requirement, if our subsidiaries need capital, then we will tap the markets.

We are always open to raising capital, having done multiple rounds of fundraising earlier.

Cholamandalam Financial Holdings Q2 net profit grows 4% to ₹550 crore

Sindhu Hariharan
Chennai

Cholamandalam Financial Holdings Ltd (CFHL) reported a consolidated PAT of ₹550 crore in the quarter ended September 2025 (Q2FY26) against ₹526 crore in the previous quarter ended September 2024, a growth of 4 per cent y-o-y.

TOTAL INCOME

Consolidated total income for the quarter is ₹9,589 crore, registering a growth of 17 per cent.

Revenue from operations was ₹9,461 crore against

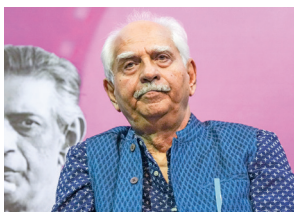
₹8,090 crore. For the half-year ended September 30, 2025, the company achieved a consolidated PAT of ₹1,128 crore against ₹1,074 crore in the corresponding period of the previous year.

CFHL is an investment company within the Murugappa Group that holds investments in diverse financial services and insurance subsidiaries, among others.

CFHL holds about 44.37 per cent stake in Cholamandalam Investment & Finance Company Ltd (CIFCL), and about 60 per cent stake in Cholamandalam MS General Insurance Company Ltd (CMSGICL).



RBI Governor Sanjay Malhotra with SBI Chairman Challa Sreenivasulu Setty during the SBI Banking and Economics Conclave 2025, in Mumbai



Veteran film director and Padma Shri recipient Ramesh Sippy during the Satyajit Ray Memorial Lecture at the 31st KIFF, in Kolkata



Border Security Force (BSF) IG Jammu frontier Shashank Anand addresses a press conference, at BSF headquarters, in Jammu



President Droupadi Murmu with Jharkhand Governor Santosh Gangwar during a meeting at Rashtrapati Bhavan, in New Delhi

Somnath Bharti, ex-Delhi law minister, declared absconder by court

PTI, RAE BARELI (UP): An MP-MLA Court in Rae Bareilly has declared former Delhi Law and Justice Minister Somnath Bharti an absconder for failing to appear before it in connection with a 2021 case.

"Somnath Bharti failed to appear for hearing in a 2021 case on Tuesday, fol-

lowing which Additional Chief Judicial Magistrate Dr Vivek Kumar on Thursday declared him an absconder. The court has issued a non-bailable warrant and a notice under Section 82 (proclamation for person absconding) of the Criminal Procedure Code," Special Public Prosecutor Sandeep

Kumar Singh said on Friday. He added that the court has fixed November 13 as the next date of hearing.

Singh said a case was filed against the former minister in 2021 for allegedly misbehaving with police at the Delhi Irrigation Department's guest house. However, Bharti later se-

cured a bail and the case has been pending ever since in the MP-MLA Court. Despite the court's repeated orders for his in-person appearance, Bharti has not been appearing in court, Singh said.

78 Indian turtles seized on Doon Express

DHANBAD: A total of 78 Indian flapshell turtles were seized from a coach of the Doon Express in Jharkhand's Dhanbad district on Friday, police said.

A senior RPF official said a team conducted a search as the train arrived

on a platform at Dhanbad railway station, and found six jute bags under the

seats in the coach. "After no passenger claimed the bags, they were

opened. We found live Indian flapshell turtles inside those bags," he said.

GOVERNMENT OF GOA, OFFICE OF THE EXECUTIVE ENGINEER, WORKS DIVISION XIII (R), MAPUSA

Tender Notice No. No. 6/4/PWD-WD-XIII(R)/ASW/29/2025-26 dated: 06/11/2025

- Last date of online application: **13/11/2025 upto 15.00 hrs.**
- Last date of online submission of tender: **13/11/2025 upto 15.00 hrs.**
- Date & time of opening of online tender: **14/11/2025 after 10.30 hrs.**

For more details, please contact the office of the Executive Engineer WDXIII, PWD, Mapusa Goa. (Website:- <https://eprocure.goa.gov.in>)

DI/AdvT/1719/2025

TENDER NOTICE

GOVERNMENT OF GOA

ELECTRICITY DEPARTMENT

DIV-VII CURCHOREM

On behalf of Governor of Goa, The Executive Engineer, Electricity Department Division-VII, Curchoorem - Goa, invites online tenders from valid approved eligible Electrical Contractors registered in appropriate class and category possessing experience in similar works in respect to Tender no. - 05 (25-26) "Tender for the work of shifting of streetlight poles alongwith service panel and feeder panel from Kakoda junction to Bondel, due to road widening, along the Kakoda Sanguem Main Road as per the request from the Assistant Engineer, Sub Div-II, Work Division- XXV (Roads), PWD Quepem, under the jurisdiction of Elect. Sub Div-I, Curchoorem". The same has been displayed on the following website for participation (<https://eprocure.goa.gov.in>).

DI/AdvT/1722/2025

GOLD AUCTION NOTICE ANNEXURE - 7

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. Notices sent to them by Registered Post have been returned undelivered to the Bank. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before **20.11.2025** failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at **12.00 P.M on 21.11.2025** or on any other convenient date thereafter without further notice at the absolute discretion of the Bank.

Date of Loan & Loan Number	O/s as on date (excluding interest and charges)	Interest / Charges not recovered in the account since
02.08.2024 52630600004257	Rs. 44000.00	02.08.2025

Name and address of the borrower : **Mr. Vikram Nath, C/o Shambhu Nath H No 2 Aquem Margao South Goa 403601**

DATE :06.11.2025 **BRANCH MANAGER**

भारतीय विमानपत्तन आर्थिक नियामक प्राधिकरण

Airports Economic Regulatory Authority of India (AERA)

भारत सरकार / Government of India

3rd Floor, Udaan Bhawan, Safdarjung Airport, New Delhi - 110003 Ph: 011-24695044

PUBLIC NOTICE

STAKEHOLDERS' CONSULTATION MEETING ON DETERMINATION OF TARIFF FOR THE AERONAUTICAL SERVICES FOR SWAMI VIVEKANANDA INTERNATIONAL AIRPORT, RAIPUR FOR SECOND CONTROL PERIOD (01.04.2025 - 31.03.2030)

Airports Economic Regulatory Authority of India (AERA) has issued Consultation Paper No. 04/2025-26 on 30.10.2025 (which is available on AERA website at URL www.aera.gov.in) w.r.t the Tariff Determination for Aeronautical Services for Swami Vivekananda International Airport, Raipur for Second Control Period (01.04.2025 - 31.03.2030).

In accordance with the provision of Section 13(4) of the AERA Act, 2008, the various proposals of AERA regarding tariff determination contained in the Consultation Paper, are put forth for Stakeholders' Consultation. A Stakeholders Consultation Meeting in hybrid mode (Physical/ Online) in this regard is scheduled on **14th November, 2025 (Friday) at 2:30 PM** at:

Stakeholders Room, 3rd Floor, Udaan Bhawan, Safdarjung Airport, New Delhi - 110003

All stakeholders like Passengers/Passengers' Associations, General Public, Airport Operators, Airlines, Industry Associations/Bodies, Independent Service providers for Cargo, Ground Handling Fuel Farm etc., are requested to join the said meeting and give their valuable suggestions/comments/views on the aforesaid Consultation Paper on tariff proposal of Swami Vivekananda International Airport, Raipur.

Participants joining in person may send their confirmation to AERA by **12 November, 2025 with Name, email address, mobile number, vehicle number** by email (to director-ps@aera.gov.in and satish.kr@aera.gov.in). Online link for participation will be shared on AERA website (<https://aera.gov.in>) before the Stakeholders meeting under Tab "News and Announcements".

Sd/-
Secretary, AERA

cbc03112/12/0011/2526

VILLAGE PANCHAYAT KARAPUR-SARVAN

TAL. BICHOLIM - GOA PH.2364273

Ref. No. VP/KS/2025 - 2026
Date: 07/11/2025

CORRIGENDUM

With reference to Village Panchayat Karapur - Sarvan, Tender Notice No.VP/KS/2025-2026/1530, dtd. 31/10/2025 May be read as below:-

Tender Application and payment of Tender will be accepted on dtd. 11/11/2025. All other Terms and Conditions will remain as it is.

Sd/- Sarpanch
Village Panchayat Karapur Sarvan

CHANGE IN NAME

I, Mr. Dipu Laxman Gaudé,
R/o H. NO 1329, Aksan, Madkai, Mardol, North Goa, Would Like to change my name from **Dipu Laxman Gande, to Dipu Laxman Gaudé.** Hereafter in all my dealings & documents, I will be known by my name **Dipu Laxman Gaudé.**

Sd/- Dipu Laxman Gaudé

PUBLIC NOTICE

Be it known to the public that EDC Ltd. intends to accept in mortgage the Premises described below, offered by M/s. Siyaram Engineering Industry, a Proprietary Concern of Shri Praveen D. Blagagan, as security for the loan to be availed from EDC Ltd.

Description of the Premises

"3 storey Building consisting of 5 Flats, adm. 50.18 sq. mts., 179.65 sq. mts., 93.66 sq. mts., 93.65 sq. mts. and 98.45 sq. mts., respectively, constructed in the property bearing Survey No. 71/0, Plot No. 177, Housing Board Colony, Near Mahalaxmi Temple, Arvaleim, Sanguelim-Goa".

Any person having any claims/objections to the mortgage of the above premises to EDC Ltd. are hereby required to make such claims/objections in writing together with supporting documents within 7 days from the date of publication of notice, failing which EDC Ltd. shall proceed further and no claims shall be entertained thereafter.

(EDC Ltd., Panaji-Goa)

Place: Panaji-Goa.
Date: 07/11/2025.

OFFICE OF VILLAGE PANCHAYAT CALANGUTE BARDEZ - GOA

VP/Cal/F-55/25-26/ 3371 Dated: 07/11/2025

PUBLIC NOTICE

The General Public of Village Panchayat of Calangute jurisdiction is hereby informed that the LED Boards / Screen Boards has to be removed within a period of three days, failing which the Panchayat will remove the same without any prior notice.

Kindly take note of the same.

This notice is issued vide resolution No. IX J (217) dated 17/10/2025.

Sd/- (Shri. Joseph R. Sequeira) Sarpanch V.P. Calangute

Sd/- (Shri. Arjun S. Velip) Secretary V.P. Calangute

NOTICE OF LOSS OF SHARE CERTIFICATE

KIRLOSKAR BROTHERS LIMITED

Regd. Office: "Yamuna", Survey No. 98/(3-7), Plot No. 3, Baner, Pune - 411045

NOTICE

Notice is hereby given that the Share Certificate/s Nos **2520 of Folio Number D002119** bearing fully paid up **Equity Shares of Rs. 2/-** each of this company bearing Distinctive Nos. from **1105649 to 1108168** Respectively standing in the name/s of **Deepak Trivikram Pai Raikar** have been reported to be lost or mislaid.

Any claim relating to this/these share certificate/s should be notified within **Fifteen days** from the date of publication of this NOTICE to the Registered Office of the Company. Otherwise duplicate share Certificate/s in respect of lost share certificate/s will be issued to the above mentioned Owner/s and no claim will be entertained thereafter.

Date: 07-11-2025, Place: Pune, India

FOR KIRLOSKAR BROTHERS LIMITED

Sd/-
Devang Trivedi (Company Secretary)

GOVERNMENT OF GOA

Medical Store Depot (MSD),

Directorate of Health Services, Campal, Panaji, Goa 403 001

Email: msddhs.goa@yahoo.in Ph. Nos. 2225646/5540/5668

TENDER NOTICE No. 108/PT/DHS/MSD/2025-26/1341 dated 06/11/2025 (E-tendering mode only)

E-tenders are invited on behalf of the Governor of Goa for purchase of Machinery & Equipments for Directorate of Health Services, Campal, Panaji Goa.

Tender notice with terms and conditions is available online on the website: <https://eprocure.goa.gov.in>

The last date for uploading the tender documents is 19/01/2026 upto 5.00 p.m. and the technical bids will be opened on 21/01/2026 at 10.30 a.m. Pre bid meeting is scheduled on 28/11/2025.

The right to reject any tender is reserved.

DI/AdvT/1724/2025

OFFICE OF VILLAGE PANCHAYAT NUVEM, SALCETE - GOA

Ph: 0832-2790103 Date: 05/11/2025

TENDER NOTICE

The Sarpanch of Village Panchayat of Nuvem Salcete of V.P Nuvem invites Sealed registered in percentage rate tenders from approved and eligible Contractors registered in appropriate class and category of PWD/ Railways/ MES/WRD for the execution of below mentioned works.

Sr. No	Name of works	Estimated amount put to tender (excluding GST)	EMD (Rs)	Time Period	Class & Category of Contractor		Cost of tender
					as per old registration	as per new registration	
1	Repair and Re Construction of drainage near Tony Gracias house in ward no II Murda Grande Nuvem in V.P Nuvem Salcete Goa.	476403.40	9529/-	90 days	IV RBLD BLDG	V RBLD & BLDG	4000/-
2	Construction of drainage near James Colaco house in ward No III Povocao Nuvem in V.P Nuvem Salcete Goa	293753.75	5876/-	90 days	IV RBLD BLDG	V RBLD & BLDG	4000/-
3	Construction of Drainage near Santano Barreto house in ward no VII, Belloy in V.P Nuvem Salcete Goa.	212987.23	4260/-	90 days	IV RBLD BLDG	V RBLD & BLDG	4000/-
4	Construction of Retaining wall near Thomas Fernandes plot at Guirim in ward No 4 in V.P Nuvem Salcete Goa	323097.60	6462/-	90 days	IV RBLD BLDG	V RBLD & BLDG	4000/-

Terms and conditions

- Last dated of receiving application on 19/11/2025 upto 4:00 pm along with cost of tender form (non-refundable).
- Date of Issue of blank tender Form on 21/11/2025 upto 4:00 pm.
- Date of receipt of sealed tender on 24/11/2025 upto 10:30 a.m and will be opened on same day at 11:30 a.m.
- For Further details and to apply for the tender kindly visit the Panchayat Office.

Sd/- (Smt. Frida D'Sa) Sarpanch, Village Panchayat Nuvem

[SBI] State Bank of India

Branch-SARB Thane (11697) : 1st Floor, Kerom Building, Plot No.112, Wagle Industrial Estate, Circle No.22, Thane (West) 400 604. e-mail ID of Branch: sbi.11697@sbi.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES Appendix - IV-A [See Provisio to rule 8(6)]

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Physical possession** of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" basis on **08.12.2025**, for recovery of **Rs.41,56,662 (Rupees Forty One Lakh Fifty Six Thousand and Six hundred Sixty Two Only)** as on **06.01.2022** with further interest incidental expenses and costs there on due to the secured creditor from **Mr. Bherusingh K Chouhan**

The reserve price will be **Rs. 4271000/- (Rupees Forty Two Lakh Seventy One Thousand only)** and the earnest money deposit will be **Rs. 4,27,100/- (Rupees Four Lakh Twenty Seven Thousand One Hundred Only)**

The intending bidders should make their own independent inquiries regarding encumbrances, title of property put on auction and claims / rights / society / builders dues affecting the property prior to submitting their bid. In this regards, e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank.

The Bidders should get themselves registered on (<https://baanknet.com>) by providing requisite KYC documents and registration fee as per the practice followed by M/s PSB Alliance Private Limited well before the auction date.

Date & Time of public E-Auction 08.12.2025 from 12.00PM to 4.00PM with unlimited extensions clause of 10 minutes each.

Detail of Property/Property ID No	Reserve Price (In Rs.)	Earnest Money Deposit (Rs.)	Bid Increase Amount (Rs.)	Date & Time of Inspection
Flat No B-101 Bearing House no.11/143/A20 admeasuring 84.15 sq mt Built Up area on 1st floor along with covered parking PB-11 admeasuring 15.28 sq mt in building Complex known as "Ruturaj Residency" situated at Khorlim Mapusa Goa. Property ID No:- SBIN75006728367	Rs. 42,71,000/-	Rs. 4,27,100/-	Rs. 10,000/-	06.12.2025 12 pm to 4.00 pm.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India the Secured Creditor' Website www.sbi.co.in, <https://baanknet.com>, <https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others> and <https://baanknet.com>, or contact to **Mr. Sunny Agarwal**, Case Lead Officer Mob. No. 8269901247 & **Ms Chetan Sakunde**, Case Officer Mob. No.8850186509

Sd/-
Sunny Agarwal
Date:- 07.11.2025
Place:- Thane
Chief Manager & Authorised Officer, State Bank of India

OFFICE OF THE VILLAGE PANCHAYAT SERNABATIM, VANELIM, COLVA & GANDAULIM

Salcete Goa, Pin Code 403708 PH: 0832-2788485
Email: vpcolva@gmail.com www.colvapanchayat.in

Ref. No. VP/SVCG/881/2025-2026 **TENDER NOTICE** Date: 06/11/2025

The Sarpanch of Village Panchayat of Sernabatim, Vanelim, Colva & Gandaulim invites on behalf of V.P Sernabatim, Vanelim, Colva & Gandaulim. Sealed items /Percentage rate of tenders from the approved and eligible PWD/C.P.V./D.MES/Railway Contractor for appropriate Class for the below mentioned works:-

Sr. No.	Name of work	Estimated Amount put to tender (excluding GST)	EMD RS.	Time period	Class & category of Contractor	Cost of tender form
1.	Repair & Reconstruct the old existing cross drainage of width one meters with RCC Slabs (Cover) next to Ramola super market Sernabatim in V.P Colva Salcete Goa	Rs.483212.90	Rs.9665/-	90 days	As per old registration IV Class (RBLD) As per new registration V Class (RBLD)	4000/-

TERMS AND CONDITIONS

- Last date of receipt of application **02/12/2025** up to 4.00 p.m along with cost of tender form .(non refundable)
- Date of issue of tender form will be **05/12/2025** up to 4:00 p.m
- Date of receipt of Sealed tender **08/12/2025** up to 4:00 p.m and will be Opened on same day at 4:30 p.m.
- Application for issue of tender form shall be accompanied with:
 - Attested copy of Valid registration certificate of the contractor in the Concerned category of work. Attested copy of Pan card.
 - Copy of Valid GST registration Certificate and acknowledgement of up to date filed returns with ARN (Application reference Number generated on GST common Portal)
 - Declaration of the works in hand shall be submitted with detailed list indicating the present status on Rs.100/- stamp paper however tender form will not be issued to the person who has works in hand more than four times the tendering limit).
- EMD shall be in form of Demand draft Deposit call Receipt (DCR) Pay Order from Nationalized Or Scheduled bank drawn in favour of The Sarpanch , V.P Colva payable at Village Panchayat Colva.
- Contractor shall submit separate application for each work.
- Unsealed and conditional tenders will be rejected outright.
- The Contractor shall Quote the tender excluding GST & GST as applicable shall be paid Separately on total value of the work executed.
- For the tenders/items of tender in case of being Quoted abnormally below i.e 20.00% below the estimated cost, than the contractor shall furnish on demand an additional performance security in the form of Bank Guarantee from National Schedule Bank for that amount which is worked out as difference between Quoted Amount and reasonable amount reduced by 20.00%.
- Right to accept or reject any or all the tenders without assigning any reasons is reserved.

SD/- (TERESA SILVA)
(Sarpanch- Village Panchayat of Sernabatim, Vanelim, Colva & Gandaulim)

adventz

ZUARI AGRO CHEMICALS LIMITED

CIN: L65910GA2009PLC006177

Registered Office : Jai Kisaan Bhawan, Zuarinagar, Goa 403 726

Tel: 91-0832-2592180 E-mail: shares@adventz.com, Website: www.zuari.in

Unaudited Financial Results for the Quarter and Half Year ended 30th September, 2025

The Board of Directors of the Company at its meeting held on 7th November, 2025, has approved Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and half year ended 30th September, 2025.

The aforesaid financial results along with the Limited Review Report on the Standalone & Consolidated financial results of the Company for the quarter and half year ended 30th September, 2025 issued by the the Statutory Auditors is available on the website of the Company at www.zuari.in and can also be accessed by scanning the Quick Response (QR) Code as provided below.

For and on behalf of the Board of Directors of Zuari Agro Chemicals Limited

Sd/-
Nitin M Kantak
Executive Director
DIN: 08029847

Place : Bengaluru
Date : 7th November, 2025

KADAMBA TRANSPORT CORPORATION LTD.

(Govt. of Goa undertaking)

Regd Office: Paraiso De Goa Alto Porvorim, Bardez Goa 403 521

Ph.0832-2415901/02/03/2415606 Fax: 0832-2415903
E-mail: kadambapo@yahoo.com

NOTICE INVITING TENDER

KTC/EDP/VLTD/2025-26/ Date: 08/11/2025

Supply, Installation and Maintenance of AIS140-VLT DEVICE with Panic Button, web and mobile application for Kadamba Transport Corporation Ltd. (KTCL)

Kadamba Transport Corporation Ltd. (KTCL), Goa Region — a leading passenger road transport organization — invites online bids under a two-bid system (Technical Bid and Financial Bid) from reputed, experienced, and technically competent firms for the "Supply, Installation, and Maintenance of AIS-140 VLT Devices with Panic Button, Web and Mobile Application for KTCL." The details are as below

Field	Details
Tender Authority	Managing Director, Kadamba Transport Corporation Limited (KTCL), Goa
Scope of Work Summary	Procurement, installation, commissioning, integration, and maintenance of AIS-140 certified GPS/GPRS-based Vehicle Location Tracking Devices (VLTs) with panic buttons, web and mobile application in KTCL's fleet of public transport vehicles. Includes one-year warranty and four-year AMC.
Eligibility	OEMs or Authorized Dealers/ Representative of OEM registered in India, meeting the technical and financial qualification criteria as detailed in the RFP.
Tender form Fee	₹5,000/- (inclusive of GST @18%) – Non-refundable
Tender Processing Fee	₹3,000/- – Non-refundable
EMD (Earnest Money Deposit)	₹50,000/- (Refundable)
Performance Bank Guarantee (PBG)	The selected bidder shall furnish a Performance Bank Guarantee (PBG) equivalent to 10% of the total contract value, valid for 66 months (5 years + 6 months) towards ensuring satisfactory performance of the system during the Warranty and Annual Maintenance Contract (AMC) period.
EMD Mode	Online
Availability of RFP	Available for download at https://eprocure.goa.gov.in
Contact for Queries	Email: ktcldep@gmail.com / ktcltech@gmail.com

Sd/
Managing Director
Kadamba Transport Corporatoin Ltd.