

IFGL REFRACATORIES LIMITED
CIN : L51909OR2007PLC027954

Registered Office:
Sector 'B', Kalunga Industrial Estate
P.O. Kalunga 770031, Dist. Sundergarh, Odisha
Tel : +91 661 2660195
E-mail: ifgl.works@ifgl.in
Website: www.ifglgroup.com

Head & Corporate Office:
McLeod House, 3, Netaji Subhas Road
Kolkata 700001, Tel : +91 33 40106100
E-mail: ifgl.in@ifgl.in
investorcomplaints@ifgl.in

NOTICE TO MEMBERS 19th Annual General Meeting

1. Notice is hereby given that 19th Annual General Meeting ("AGM") of IFGL Refractories Limited ("the Company") will be held on Wednesday, 5th August, 2026 through Video Conferencing/Other Audio Visual Means ("VCOAVM") at 11 AM (IST) in compliance with all applicable provisions of the Companies Act, 2013 ("Act") and the Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR 2015") read with General Circular Nos. 14/2020 dated 8th April, 2020, 17/2020 dated 13th April, 2020, 20/2020 dated 5th May, 2020 and subsequent Circulars issued in this regard, latest being General Circular No. 03/2025 dated 22nd September, 2025 issued by Ministry of Corporate Affairs ("MCA Circulars") to transact the business as set out in the Notice convening the AGM (Notice of AGM).

2. Notice of AGM along with complete Annual Report for Financial Year ("FY") 2025-26 is in the process of being sent only by electronic mode to Members whose E-mail IDs are registered with the Company/Depository Participant(s) for communication purposes. Notice of AGM along with complete Annual Report for FY 2025-26 will also be available on the Company's website www.ifglgroup.com and on websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively. A letter providing Web-Link for accessing the Notice of AGM, Annual Report, etc including exact path thereof, will be sent to those Members who have not registered their E-mail address with the Company.

3. Manner of registering/updating E-mail address:

(a) Members holding shares in physical mode, who have not registered/updated their E-mail address with the Company, are requested to register/update their E-mail address by submitting Form ISR-1 (available on the website of the Company www.ifglgroup.com) duly filled and signed along with requisite supporting documents to Registrar and Share Transfer Agent, M/s Maheshwari Datamatics Private Limited of 23, R.N Mukherjee Road, 5th Floor, Kolkata 700 001 ("MDPL").

(b) Members holding shares in dematerialized mode, who have not registered/updated their E-mail address with their Depository Participant(s), are requested to register / update the same with the Depository Participant(s) where they maintain their demat accounts.

4. Manner of casting vote(s) through E-Voting:

The Company is pleased to provide to all its Members holding shares as on the Cut-Off Date, Wednesday, 29th July 2026 with the facility to exercise their right to vote by electronic means ("Remote E-Voting") to transact business as set out in the Notice of AGM through the Remote E-Voting facility provided by National Securities Depository Limited (NSDL). Additionally, the Company is providing the facility of voting through E-Voting system on the day of AGM (E-Voting). The detailed manner of Remote E-Voting/E-Voting on the day of AGM for Members holding shares in dematerialised mode, physical mode and for Members who have not registered their e-mail address is provided in the Notice of AGM. The login credentials will be sent to all eligible Members at their registered E-mail address.

5. Manner of Attending AGM:

Members can attend and participate in the AGM through VCOAVM only. Instructions for attending the AGM through VCOAVM are provided in the Notice of AGM. Attendance of the Members attending the AGM through VCOAVM will be counted for the purpose of reckoning the Quorum under Section 103 of the Act.

6. Final Dividend

(a) Company's Board has recommended payment of Final Dividend @ 21.5% i.e Rs. 15/- per Equity Share for FY 2025-26, subject to approval of Members at ensuing AGM and deduction of Tax at Source.

(b) If Dividend on Equity Shares, as recommended by the Board of Directors, is declared at the AGM, payment thereof will be made on or after Monday, 10th August, 2026 to those Shareholders whose names appeared on the Company's Register of Members -

i) as Beneficial owners at end of business hours of Wednesday, 29th July, 2026 as per the list to be furnished by NSDL and Central Depository Services (India) Limited (CDSL) in respect of shares held in Dematerialised form.

ii) as holder of Company's Equity Shares in physical form as on Wednesday, 29th July, 2026.

(c) As per Regulation 12 and Schedule I of SEBI LODR, 2015 payment of Dividend shall be processed in electronic mode only. Payment through Demand Drafts or Cheques has been discontinued. Accordingly, the Company will effect payment of Dividend by electronic mode to Members who have registered their Bank Account details.

(d) For seamless receipt of Dividend, Members holding Equity Shares in physical mode are requested to register/update their PAN, Postal Address, E-mail address, Mobile Number, Bank Account details and specimen signature(s) with the Company or MDPL, by submitting duly completed Forms ISR-1, ISR-2, ISR-3 and SH-13, as applicable, along with the requisite supporting documents including a cancelled cheque leaf and attested specimen signature(s) of the holder(s). In case the name of the Member is not printed on the cheque leaf, a bank-attested copy of the passbook/bank statement showing the name of the account holder, account number and IFSC Code should also be furnished. Members are requested to ensure that the aforesaid details are updated in their Folios to facilitate timely payment of Dividend and other investor services.

7. Manner of registering mandate for receiving Dividend:

Members are requested to register/update their complete bank details:

(a) with their Depository Participant(s) with whom they maintain their demat accounts, if shares are held in dematerialised mode, by submitting forms and documents as may be required by the Depository Participant(s); and

(b) by following procedure mentioned at Sr.No.6(d) above, if shares are held in physical mode.

Members are requested to go through Notice of AGM carefully particularly Instructions given therein for attending AGM, manner of casting vote through Remote E-Voting/E-Voting on the day of AGM and matters associated therewith.

By Order of the Board

For IFGL Refractories Limited

Mansi Damani

Company Secretary & Compliance Officer

ICSI Membership No. FCS - 6769



OUR TECHNOLOGY. YOUR SUCCESS.

Chola
Enter a better life

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Corporate Office:- "Chola Crest", C54 & C55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600032. Branch Address: 2nd Floor, Parasara Road, Sanchar Colony, Besides LIC Office Chhindwara - 480001

POSSESSION NOTICE [Under Rule 8 (1)]

Whereas, the undersigned being the Authorised Officer of M/s. Cholamandalam Investment And Finance Company Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 hereinafter called the Act and in exercise of powers conferred under Section 13(12) read with Rules 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices calling upon the borrowers, whose names have been indicated in Column [B] below of dates specified in Column [C] to repay the outstanding amount indicated in Column [D] below with interest thereon within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers in particular and the Public in general that the undersigned has taken **Symbolic possession** of the properties mortgaged with the Company described herein below of the Columns on the respective dates mentioned in Column [E] in exercise of the powers conferred on him under Section 13(4) of the Act read with Rule 8 of the Rules made there under. The borrowers in particular and the Public in general are hereby cautioned not to deal with the properties mentioned below and any such dealings will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount mentioned in Column [D] along with interest and other charges. Under section 13 (8) of the Securitisation Act, the borrowers can redeem the secured asset by payment of the entire outstanding including all costs, charges and expenses before notification of sale.

Sr. No.	Name and Address of Borrower & Loan A/c No.	Date of Demand Notice	Outstanding Amount	Date of Possession
[A]	[B]	[C]	[D]	[E]
1	Loan Account No. HE01CWA00000064351. 1. Praveen Sundergiri (Applicant); 2. Shradha Sundergiri (Co-applicant) Jini, Mohalla, 263 Chhota Talab, Chhindwara, Chhindwara, Madhya Pradesh - 480001 3. Lake View Family Restaurant And Cafe (Co-applicant) , Near Chota Talab, Near Pragma Bharti School, Chhindwara, Chhindwara, Madhya Pradesh -480001	10/04/2026	Rs. 29,55,111.00/- as on 10/04/2026 and interest thereon.	02/07/2026

Description Of The Immovable Property:- Land Measuring 1026 Sq. Feet Municipality House No.-495, Part Of Abadi Land Khasra No.-1359, Situated At Moaza-Chhindwara Khas, Ward No.-26, B.No.-177, P.H.No. 22/19, R.I. Circle Chhindwara-1, Teh. & Dist.-Chhindwara. **Boundaries:** By East -C.C. Road, By West - House Of Radheshyam Sahu, By North- House Of Suryawanshi, By South - House Of Ramesh Bhavali.

Date: 02/07/2026
Place: Chhindwara

Sd/- Authorised Officer,
M/s. Cholamandalam Investment and Finance Company Limited

Aadhar Housing Finance Ltd.

Corporate Office: Office Nos. 501 & 503, 5th Floor, Lightbridge, Saki Vihar Road, Andheri East, Mumbai Suburban (District), Maharashtra- 400072
Gwalior Branch: First Floor, Alakhnanda Tower- 2, Opp Aditya College, City Centre, Gwalior-474001, (MP).



POSSESSION NOTICE Appendix IV (for immovable property)

Whereas, the undersigned being the Authorized Officer of **Aadhar Housing Finance Limited (AHFL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within **60 days** from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of AHFL for an amount as mentioned herein under with interest thereon.

S. N.	Name of the Borrower(s) (Co-Borrower(s) (Name of the Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1	(Loan Code No. 00700002803 & 00700003914/Gwalior Branch) Virendra Singh Rajput (Borrower) Saroj Rajput (Co-Borrower) Narayan Rajput (Gurantor)	All that piece and parcel of the property bearing, Plot No. 50 and 51, Village Maanpur Gird, Surey No. 445/1, Nagar Nigam Ward No. 06, Pargana, Dist. Gwalior, Madhya Pradesh. Boundaries: East: Part of Plot No. 33, West: Road, North: Part of Plot No. 50, South: Part of Plot No. 51	06-10-2025 & ₹ 14,53,674/-	02-07-2026

Place : Madhya Pradesh
Date : 07/07/2026

Authorised Officer
Aadhar Housing Finance Limited

CFM ASSET RECONSTRUCTION PRIVATE LIMITED
CIN: U67100GJ2015PTC083994
Address: 1st Floor, Wakefield House, Sport Road, Ballard Estate, Mumbai 400038

CORRIGENDUM

This is with reference to the advertisement published in Business Standard (English & Hindi Editions) dated 03.07.2026. It is hereby informed that due to an inadvertent clerical/typographical error, the heading of the advertisement was incorrectly published as "Possession Notice" instead of "Demand Notice." The correct heading of the advertisement should be read as "Demand Notice." The contents of the advertisement remain unchanged, and this corrigendum is issued solely to rectify the aforesaid error.

Authorised Officer
CFM Asset Reconstruction Private Limited
(Acting in its capacity as trustee of CFMARC Trust - 219)

PNB HOUSING FINANCE LIMITED
E-AUCTION PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/IES

APPENDIX IV-A - E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/IES
E-AUCTION PUBLIC SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI Act) AND THE SECURITIES INTEREST (ENFORCEMENT) RULES, 2002
Reg. Off.: 5th Floor, Antirikh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phone: 011-23357174, 23357172, 23705414, Web: www.pnbhousing.com

B.O. INDORE: 201, Second Floor, Megapolis Square, 579, M.G. Road, Indore (M.P.) 452001

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A of the below described immovable property (ies) described in Column no-B mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of M/s PNB Housing Finance Limited/Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/mortgagor(s) (since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.

Loan No./Name of the Borrower/Co-Borrower/ Legal Heirs(A)	Demand & Amount (Rs.)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (₹)	EMD (₹)	Last Date of Submission of Bid (E)	Bid Incre- Rate (%)	Inspection Date & Time (F)	Date of Auction & Time (G)	Know Regm- (Know Regm- Out) (H)
HOU/IND/1015/240286, Ajay Khandelwal / Babita Khandelwal, B.O.: INDORE	₹ 37,45,338.31 & 09-08-2018	Physical Possession	Plot No. 46, Kalyan Sampath Greens, Gram Kalai, Bilodi, Deapalpur, Indore, Madhya Pradesh-452001, India.	₹ 37,49,000	₹ 3,74,900	21/07/2026	04-07-2026 22:00 PM to 04-08-2026 03:00 PM	22:07-2026 2PM to 03:00PM	NOT KNOWN	

* Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upon the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the validity of the mentioned encumbrances. (1) As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K (2) The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making any offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. (3) Please note that in terms of Rule 9(2) of the Security Interest (Enforcement) Rules, 2002, the remaining 75% of the s sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of SARFAESI Act. (4) M/s C T India Private Limited would be assisting the Authorised Officer conducting sale through an e-Auction having its Corporate office at Plot No. 66, 3rd Floor, Sector 44, Gurgaon, Haryana 122005 Website- www.bankeauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Vivek Lodha, Toll Free No. - 1800 120 8800, E-mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.

PLACE : MADHYA PRADESH DATE : 07.07.2026 SD-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

homefirst
We'll take you home

Home First Finance Company India Limited
CIN: L65990MH2010PLC240703, Website: homefirstindia.com
Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

DEMAND NOTICE U/s 13(2)

You the below mentioned borrower has availed loan by mortgaging the schedule mentioned property and you the below mentioned has stood as borrower/co-borrower/guarantor for the loan agreement. Consequent to the defaults committed by you, your loan account has been classified as non-performing asset on 04-07-2026 under the provisions of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short SARFAESI Act). We Home First Finance Company India Limited have issued Demand Notice u/s 13(2) read with section 13(13) of the SARFAESI Act to the address furnished by you. The said notices are issued as on 04-07-2026 and these notices state that you have committed default in payment of the various loans sanctioned to you. Therefore, the present publication carried out to serve the notice as the provision of Section 13(2) of SARFAESI Act and in terms of provision to the rule 3(1) of the Security Interest (Enforcement) Rules, 2002:

Sr. No.	Name and Address of the Account, Borrower(s) & Guarantor(s)	Details of the security to be enforced	Total Outstanding as on date of Demand Notice plus further interest and other expenses (In Rs.)
1.	Ashish Raiwar, Rookmani	House-135, Middle Part of Plot, P.H.No. 58/117, Ward No. 28, Survey No. 56/214, Village Badi Bagdun, Tehsil Pithampur & Distt. Dhar (M.P.), Dhar, Madhya Pradesh-454775., Bounded by: East-Plot no. 150, West-Road, North-Remaining part of plot no. 135, South-Remaining part of plot no. 135	9,61,792
2.	Chintu, Pooja Malviy	House-Plot No. 204 (Southern Part) and Plot No. 205 (Northern Part), Plot No. 204 (Southern Part) and Plot No. 205 (Northern Part) P.H. No. 55/107, Malva Kunji Colony, Village Sejiwaa, Tehsil & District Dhar (M.P.), Dhar, Madhya Pradesh-454773., Bounded by: East-Boundary wall of Colony, West-Colony Road, North-Remaining Northern Part of Plot No 204, South-Remaining Southern Part of plot no 205	10,21,946
3.	Lalit Rathore, Bablu Rathod	House-South Part of Plot No.- 105, Property Situated At Survey No.-696, South Part of Plot No.- 105, Dheeraj Shah Nagar (Gali No.- 03), Ward No.- 19, Ratlam, Madhya Pradesh-457001., Bounded By: East-Road, West-Gali, North-H/o Banshilal, South-H/o Mohanlal	23,82,224
4.	Late Chandulal (Deceased), Sunil Sihote, Krishana Bai Harijan, Other Legal Representative of Late Chandulal (Deceased)	Flat-House No. 162, Saral No- 311, Ward No. 06, Arjun Nagar, Itawa, Dewas, Tehsil And Dist.Dewas., House No. 162, Saral No- 311, Ward No. 06, Arjun Nagar, Itawa, Dewas, Tehsil And Dist. Dewas., dewas, Madhya Pradesh-455001., Bounded by: East-Road, West-Road, North-House of Mukesh, South-House of Foolsingh	9,62,240
5.	Rakesh Aahirwar, Rani Aahirwar	Flat-(Krishan Kunji Colony), Plot No. 11, Survey No. 36/2 Peki (After Batkanan 36/2/2), P.H.No. 80, Gram Kalibillo, Tehsil Depalpur And Dist. Indore M.P., Indore, Madhya Pradesh-453001., Bounded by: East-Road, West-Other Land, North-Plot no. 12, South-Plot no. 10	9,31,451
6.	Shravan Singh Rajpoot, Shambhukunwar Rajpoot	House-G.P. Reg. Panji No.-250/2, Property Situated At P.H.No.-01, G.P. Reg. Panji No.-250/2, Gram-Bodina, Tehsil & Distratlam, Ratlam, Madhya Pradesh-457001., Bounded by: East-H/o Bharat Singh, West-Road, North-H/o Mohan Singh, South-Road	7,12,433
7.	Sunil Malviya, Sapna Solnki	Flat- North Part Of Plot No. 312-A, Phoenix Township, Gram Kelod Hala, Tehsil & Dist. Indore, Indore, Madhya Pradesh-452001., Bounded by: East- Colony Road, West-Other plot, North-Plot no. 312, South-Rest part of said plot	9,07,338
8.	Umesh Kumawat, Kavita	House-House No 523 Ward No 05 P H No.19 Village Khutpala Teh Sardarpur Dist Dhar, Madhya Pradesh-454111., Bounded by: East-Common Road, West-Self House, North-House of Pawan Rathore, South-House of Jagdeesh Jat	10,39,076
9.	Vinod Singh Rajput, Madhuri Rajput, Ravi Rajput Karn, Suresh Chandra	House-Ward 65 Plot no.13, gram ajaypur pargana va jila gwalior, P.H.No.25 va new 70, part of survey no.843, 844, 846, 868, 872, 874, Plot No.13, Situated at Sawariha Dham, Lashkar, Village Ajaypur, Tehsil & District Gwalior (M.P.). Municipal Corporation Gwalior Ward No.65. Part of Land Survey No.843, 844, 846, 868, 872, 874 Village Ajaypur, Gwalior, Madhya Pradesh- 474001., Bounded by: East-Other Agri Land, West-Plot of Digvijay Singh, North-Other Plot, South-16 foot Aam Rasta	13,71,015

You are hereby called upon to pay Home First Finance Company India Limited within the period of 60 days from the date of publication of this Notice the aforesaid amount with interest and cost falling which Home First Finance Company India Limited will take necessary action under the Provisions of the said Act against all or any one or more of the secured assets including taking possession of secured assets of the borrowers, mortgagors and the guarantors. The power available to the Home First Finance Company India Limited under the said act include (1) Power to take possession of the secured assets of the borrowers/guarantors including the rights to transfer by way of lease, assignment of sale for releasing secured assets (2) Take over management of the secured assets including rights to transfer by way of lease, assignment or sale and realize the secured assets and any transfer as of secured assets by Home First Finance Company India Limited shall vest in all the rights and relation to the secured assets transferred as if the transfer has been made by you.

In terms of the Provisions of the Section 13(13) of the said act, you are hereby prohibited from transferring, either by way of sale, lease or otherwise (other than in the normal course of your business), any of the secured assets as referred to above and hypothecated/mortgaged to the Home First Finance Company India Limited without prior consent of the Home First Finance Company India Limited.

Place: Madhya Pradesh
Date: 07-07-2026

Signed by: AUTHORISED OFFICER, Home First Finance Company India Limited

Date : 06.07.2026
Place : Pune

This notice is also being published in vernacular.
The English version shall be final if any question of interpretation arises.

Assistant General Manager &
Authorised Officer, Bank of Maharashtra