



October 14, 2025

<b>BSE Limited</b> Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001	<b>National Stock Exchange of India Limited</b> Exchange Plaza, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051
<b>BSE Scrip Code:</b> 500247, 958687, 974396, 974682, 974924, 975387	<b>NSE Symbol:</b> KOTAKBANK, KMBL, KMB26, KMB29, KMB30

Dear Sirs,

**Sub: Newspaper Clipping - Special Window for Re-lodgement of Transfer Requests of Physical Shares of the Bank**

We enclose herewith a copy of newspaper publication made today, in Business Standard, an English newspaper, with respect to the opening of special window for re-lodgement of transfer requests of physical shares of the Bank, in line with the Circular of the Securities and Exchange Board of India (SEBI) dated July 02, 2025.

This intimation is also being hosted on the Bank's website <https://www.kotak.com/en/investor-relations/governance/sebi-listing-disclosures.html>

We request you to take the above on record and disseminate the same on your website.

Thanking you,

Yours faithfully,

**For Kotak Mahindra Bank Limited**

**Avan Doomasia**  
**Company Secretary**

Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137

Registered Office:  
27 BKC, C 27, G Block,  
Bandra Kurla Complex,  
Bandra (E), Mumbai 400051,  
Maharashtra, India.

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**This is a Confidential document.**

# Developers could buck housing slowdown in Q2

Robust presales, ongoing project deliveries give buoyant backdrop

Building hopes					
Q2FY26 estimates	Presales (₹ cr)	Y-o-Y chg %	Ebitda (₹ cr)	Y-o-Y chg %	
DLF	2,800	305	734.7	46.3	
Lodha Developers*	4,570	7	929	31.9	
Prestige Estates Projects*	6,070	50	752.6	19.2	
Godrej Properties	6,000	15	141.8	344.5	
Oberoi Realty	1,400	-3	91	11.9	

\*Declared in Sept Sources: Companies, Motilal Oswal Financial Services

PRACHI PISAL  
Mumbai, 13 October

Top real estate developers are expected to report improved earnings and resilient presales growth, even as overall housing sales across major Indian cities declined during the July-September quarter (Q2) of 2025-26. The anticipated earnings growth in what is typically a subdued quarter is credited to steady sustenance sales, improved collections, the strong positioning of listed developers, and sustained demand for premium homes.

"Earnings will progressively improve as revenue recognition aligns with project completions and milestones. Developers with near-complete inventory and strong execution pipelines are positioned to set better numbers in the coming quarters," said Vijay Agrawal, managing director and sector lead, infrastructure at EquiRus Capital.

According to a report by Anarock, housing sales across the top seven Indian cities fell 9 per cent year-on-year (Y-o-Y) in Q2 to 97,080 units amid affordability pressures, rising costs, and uneven demand. However, large listed developers are expected to report healthy financial performance despite the sector-wide decline.

Anuj Puri, chairperson, Anarock, said the financial results of leading players are likely to remain strong due to better sales momentum, robust collections, and a favourable product mix. "Higher booking volumes and better cash flows will give them more operating leverage, which will lead to higher margins in the next few quarters. They have pricing power and can weather slowdowns with their strong balance sheets, brand values, and easy access to capital," he said.

The second quarter of the financial year is generally a seasonally muted period for housing due to Shradh Paks (considered inauspicious for purchases) and the monsoon, which affects site visits, and developers restricting launches. "All of these factors impact buying decisions for new house numbers and the velocity of presales for developers. During the rains, construction progress typically slows compared to other quarters," analysts at HSBC observed.

They added that volume demand improved Y-o-Y in Q2, albeit on a low base impacted by elections last year. Launches remained subdued as developers avoided inauspicious days and faced approval-related delays.

Akshay Shetty, research analyst, Mirae Asset ShareKhan, said,

"Demand for large, branded developers remains resilient, particularly in the premium and luxury segments. Companies with launches are expected to deliver strong presales in Q2, while those without launches may register moderate growth."

Mumbai-based Macrotech Developers (Lodha) reported 7 per cent growth in presales for Q2, at ₹4,570 crore, amid limited launches. Bengaluru-based Prestige Estates Projects posted sales of ₹6,073 crore, up 50 per cent Y-o-Y, driven by its Mayflower at The Prestige City project in the National Capital Region (NCR) and three plotted development projects in Bengaluru.

NCR-based DLF is also expected to post a surge in presales following the success of its maiden Mumbai project, which sold out within days of launch, along with sustained sales across its luxury portfolio in Gurugram.

Godrej Properties is likely to report another strong quarter, supported by a combination of launches and steady sales from ongoing projects. Analysts expect its presales to range between ₹6,000 crore and ₹9,000 crore.

Oberoi Realty, however, may see a decline in presales due to the absence of launches during the quarter. Its sales were largely driven by ongoing projects.

More on business-standard.com



## YOUR MONEY

### TAX COMPLIANCE IN PROPERTY TRANSACTIONS

# Mismatch between sale value, TDS, and tax return may trigger scrutiny

HIMALI PATEL

Many property transactions escape the taxman's scrutiny because of false or fictitious permanent account numbers (PANs) are used during registration. Such practices make it difficult for the income-tax (I-T) department to trace the actual parties involved in a transaction.

**Eviding reporting requirements**  
Under Rule 114B, quoting a valid PAN is mandatory in property transactions of above ₹10 lakh. "Both buyer and seller must provide their PAN at the time of registration to ensure traceability," says the I-T department, chartered accountant and tax expert, ClearTax.

Registrars and sub-registrars must report to the I-T department immovable property transactions valued at ₹30 lakh or more through the Statement of Financial Transactions (SFT) via Form 61A. "Individuals evade reporting by quoting incorrect, invalid, or fictitious PANs, or those belonging to others, to conceal their identity and prevent cross-link-

### Preserve these documents

- **Property-related:** Registered sale deed, agreement to sell, occupancy and completion certificates, and property tax receipts
- **Identity proofs:** PAN, Aadhaar, and address documents of both parties
- **Payment proofs:** Bank transfer details, cheque copies
- **Tax-related:** TDS payment acknowledgements, certificates
- **Capital gains exemption:** Receipts of investments in Section 54EC bonds, valuation reports for properties bought before 2001

ing in the I-T database," says Suresh Surana, a Mumbai-based chartered accountant. Some transactions are executed using

benami or proxy names. Property values are understated in sale deeds. Cash components are excluded from the official sale deed to understate the transaction value and reduce stamp duty and tax liabilities," says Mundra.

### Essential documents

PAN, Aadhaar, and address proof such as voter ID, passport, or driving licence are required at the time of registration. Those without a PAN must submit Form 60 with supporting documents. "In high-value transactions, registrars may ask for bank statements or a copy of the sale agreement showing the consideration value," says Mundra.

### Consequences of using incorrect PAN

Quoting an incorrect PAN during property registration can invite penalties and prosecution. "A penalty of ₹10,000 per default is imposed under Section 272B(1). If done with intent to mislead or conceal identity, prosecution under Section 277 may follow, leading to rigorous imprisonment and fine," says Surana. The use of fictitious PAN can trigger tax assessment or reassessment.

"Such discrepancies can also lead to cancellation of registration, title disputes, and rejection of bank loans," says Mundra.

### TDS requirements

The buyer of a property whose value exceeds ₹50 lakh must deduct 1 per cent tax deducted at source (TDS) and deposit it through Form 26QB within the due date under Section 194IA. "The provision applies to all properties except rural agricultural land," says Pallav Pradyumn

Narang, partner, CNK. "The buyer must report the PAN of both parties and issue Form 16B (TDS certificate) to the seller," says Deepshree Shetty, partner, global employer services, tax and regulatory services, BDO India.

### Cross-verification by department

The I-T department uses a multi-layered system to cross-check transactions. "High-value deals over ₹30 lakh are captured through the SFT," says Ankit Jain, partner, Ved Jain and Associates. Property transactions above ₹50 lakh get captured through TDS deduction. "The verification process checks for consistency between declared income in the income tax return (ITR) with property transaction data and TDS deposits. Any discrepancies result in follow-up investigations or notices," says Jain.

### Mistakes to avoid

In joint transactions, each buyer must deduct tax separately for each seller. One buyer cannot deduct TDS for all. "The 1 per cent TDS applies to the entire sale consideration or stamp duty value, not just the amount exceeding ₹50 lakh," says Narang. Buyers of under-construction properties must deduct TDS on every payment. "Non-deduction on interim payments can result in the imposition of interest and penalties," says Narang. Shetty suggests that after depositing TDS, one should ensure that the amount is correctly reflected in Form 26AS.

The writer is a Mumbai-based independent journalist

## Paying too much? Silver ETFs look shiny, but beware 5-12% premium risk

Silver is in the spotlight this festive season. Prices have shot up sharply, and investors are rushing to buy silver exchange-traded funds (ETFs) and fund-of-funds (FoFs) to join the rally.

But experts say there's a catch. Indian silver prices are currently 5-12 per cent higher than global prices, which means investors could be paying more than the fair

value in the short term. Global demand for silver has surged, while supply has failed to keep up.

### What's happening with silver ETFs

Silver ETFs in India invest in physical silver. Normally, ETF prices are close to global silver prices after adjusting for taxes and import duties. But right now,

there's a shortage of physical silver, so ETF prices have moved higher.

As a result, Silver ETFs are trading at a 5-12 per cent premium to global prices. If supply improves later, this premium may disappear, and ETF values could fall, even if global silver prices don't change. **Should you invest now?** Experts say silver remains a good

long-term investment. It's increasingly being used for technology and clean energy, and also works as a hedge against inflation and market volatility, just like gold. However, if you're investing only for the short term, you should be cautious. Entering when prices are inflated could lead to short-term losses if the premium corrects.

Read full report here: mybs.in/zeqqf5j

COMPILED BY SUNAINA CHADHA

**ASSAM POWER DISTRIBUTION COMPANY LIMITED**  
(A Govt. of Assam Public Limited Company)

**TENDER NOTIFICATION**

Assam Power Distribution Company Limited (APDCL) invites sealed tenders from prospective bidders for Procurement of 15 MWAC Power from Grid Connected Ground Mounted Solar PV Project to be developed at Bargaon Bagicha village under Chariduar Revenue Circle, Baliga, Sontpur District Assam on 'Build-Own-Operate' mode through tariff based competitive bidding process (followed by reverse auction).

The bid documents and other detailed information will be available in [www.apdcl.org](http://www.apdcl.org) and [www.assamenders.gov.in](http://www.assamenders.gov.in) from 15/10/2025 onwards.

Sd/- Chief General Manager (NRB)  
APDCL, Bijulee Bhawan (Annex Building), Patanbazar, Guwahati

Please pay your energy bill on time and help us to save you better

**कोल इंडिया लिमिटेड**  
(कोल इंडिया लिमिटेड)

कंपनी विभाजन, शेरी निर्देश, को-2, पिनकोड - 04 एपेक्षाएर  
सॉफ्ट व. एफ.सी.1, एक्सन पीसी-1, न्यू टाउन, जवाहराट  
कोलकाता-700156, दूरभाष: 033-2324-6526

ईमेल: [conse22@coalindia.in](mailto:conse22@coalindia.in), वेबसाइट: [www.coalindia.in](http://www.coalindia.in)  
लिंकडिन: L2310WWS1973601028844

**NOTICE TO SHAREHOLDERS**

Transfer of Unclaimed 1<sup>st</sup> & 2<sup>nd</sup> Interim Dividend 2018-19 and Equity Shares of Coal India Limited (CIL) to IEPF Authority

This notice is published pursuant to the provisions of Section 12A (B) of the Companies Act, 2013, read with the Investor Education and Protection Fund (IEPF) Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017, as amended from time to time, under which the Company is mandated to transfer the amount of unclaimed dividend and the equity shares in respect of which dividend has not been paid or claimed for seven consecutive years or more to the IEPF.

In compliance with the said Rules, the Company has communicated individually to shareholders at their latest available address on 24.08.2025, whose unclaimed 1<sup>st</sup> & 2<sup>nd</sup> Interim Dividend amounts of the financial year 2018-19 and shares are liable to be transferred to the Demat account of the IEPF Authority, advising them to claim the same. The Company has also intimated such shareholders to claim their unclaimed dividends declared till date.

Shareholders of Coal India Limited may please note that the following details are also available on the website of the Company, i.e., [www.coalindia.in](http://www.coalindia.in), under the head "Investor Centre & Announcements":

- Shareholders whose shares will be transferred to the Demat Account of the IEPF Authority on 19.01.2026 and 13.04.2026 respectively, along with the amount of unclaimed 1<sup>st</sup> & 2<sup>nd</sup> Interim Dividend of 2018-19, as they have not claimed any dividend for seven consecutive years.
- Shareholders whose unclaimed 1<sup>st</sup> & 2<sup>nd</sup> Interim Dividend of 2018-19 will be transferred to the IEPF Authority on 19.01.2026 and 13.04.2026 respectively, as they have not claimed the same for seven consecutive years.

Shareholders are requested to verify the details on the CIL website and make an application to Ms Alankit Assignments Ltd., the Company's RTA, on or before 09.01.2026, requesting payment of the unclaimed dividends declared by the Company till date. If no reply is received by the Company or the RTA by 09.01.2026, the unclaimed 1<sup>st</sup> Interim Dividend of CIL for 2018-19 and the shares will be transferred to the IEPF Authority on 19.01.2026 without any further notice, and no claim shall lie against the Company. Further, the 2<sup>nd</sup> Interim Dividend of CIL for 2018-19 and the shares will be transferred to the IEPF Authority on 13.04.2026.

In case of any queries, Shareholders may contact Sr. J. K. Singla, Deputy General Manager, Ms Alankit Assignments Ltd., RTA Division, Alankit House, 205-208 Anaranki Complex, Jhandewalan Extension, New Delhi-110055, Tel: 011-42541234, e-mail: [ra@alankit.com](mailto:ra@alankit.com)

Place: Kolkata  
Date: 13.10.2025

For Coal India Limited  
Sd/-  
B.P. Dubey  
Company Secretary & Compliance Officer

**Kotak Mahindra Bank Limited**

CIN - L65110MH1985PLC038137

Registered Office: 27BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051  
Tel: +91 22 6166 0001, Fax: +91 22 6713 2403  
Website: [www.kotak.com](http://www.kotak.com); Email: [KotakBank.Secretarial@kotak.com](mailto:KotakBank.Secretarial@kotak.com)

**Special Window for Re-Redemption of Transfer Requests of Physical Shares of Kotak Mahindra Bank Limited**

We draw attention of the investors whose transfer requests of physical shares of Kotak Mahindra Bank Limited ("Bank"), which were lodged prior to April 1, 2019, were rejected / returned / not attended to due to deficiency in the documents / process / or otherwise.

Pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/PIR/2025/97 dated July 2, 2025, a special window has been opened by the Bank, from July 7, 2025 to January 6, 2026, to facilitate re-Redemption of such transfer requests.

The concerned investors may, accordingly, re-lodge the transfer deeds and furnish necessary documents, duly complete in all respects, to the Bank's Registrar and Transfer Agent, i.e., KFN Technologies Limited at Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Manakranga, Hyderabad - 500 032 (Unit: Kotak Mahindra Bank Limited) to enable further processing and transfer of shares, if approved, in compliance with the requirements of applicable law.

For KOTAK MAHINDRA BANK LIMITED  
Awan Doomsala Company Secretaries  
(FCS 3430)

Mumbai, 13 October, 2025

**Chola Cholaamandam Financial Holdings Limited**  
(A Govt. of Assam Public Limited Company)

Registered Office: "Dare House", No.234, N.S.C. Bose Road, Chennai - 600 001.  
Tel: +91 44 4900137 / 49234949. Email: [investor@chola.com](mailto:investor@chola.com). Website: [www.chola.com](http://www.chola.com)

**NOTICE FOR THE ATTENTION OF SHARE HOLDERS**

1) Special window for Re-Redemption of Transfer Requests of Physical Shares  
Pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/PIR/2025/97 dated July 2, 2025, shareholders are hereby informed that a special Window has been opened for a period of six (6) months, from July 7, 2025 to January 6, 2026, for the re-Redemption of transfer requests for physical shares certificates. This facility is specifically available only for transfer deed lodged prior to April 1, 2019 which were rejected, returned, or not attended to due to deficiencies in documents, process or otherwise. The shares re-Redemption will be processed only in demat mode. Shareholders may avail this opportunity by submitting requisite documents to the Company's Registrar and Share Transfer Agent for transfer of shares.

2) 100 Days Campaign - "Saksham Niveshak" - for KYC and other related updations and Shareholder Engagement to prevent transfer of Unclaimed Dividends to IEPF  
The Investor Education and Protection Authority (IEPA), Ministry of Corporate Affairs vide its letter dated July 16, 2025 has initiated a 100 days campaign titled "Saksham Niveshak", starting from July 28, 2025 to November 8, 2025. This campaign has been launched by IEPF, to encourage the shareholders to claim the unclaimed dividends and to update their KYC details (Bank account details, PAN, Nominee Registration, Contact Information (email, mobile number, address) with the Company Registrar and Transfer Agent (RTA), i.e. KFN Technologies Limited.

Shareholders of the Company who have not claimed their dividend amounts which is lying with the Company or have not updated/complete KYC records are requested to contact the Company Registrar and Transfer Agent (RTA) immediately. KFN Technologies Limited, Unit: Cholaamandam Financial Holdings Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Manakranga, Hyderabad - 500032, Bangalore on Registrar and Share Transfer Agent or to [enidward@kfntech.com](mailto:enidward@kfntech.com).

For Cholaamandam Financial Holdings Limited  
Ms. E. Kirithika  
Company Secretary

Place: Chennai  
Date: October 13, 2025

**KFC**  
An ISO 9000 Company

**KFC INTERNATIONAL LIMITED**  
CIN: L45200MH2005PLC152061

Registered Office: RFG House, 463, Dr. Annie Besant Road, Worli, Mumbai-400030  
Tel. No.: 022-66707200, Fax No.: 022-66707287  
Website: [www.kfcgroup.com](http://www.kfcgroup.com); Email: [investor@kfcgroup.com](mailto:investor@kfcgroup.com)

**NOTICE - SPECIAL WINDOW FOR RE-LODGE MENT OF PHYSICAL SHARE TRANSFER REQUESTS**

This is in continuation to our newspaper notice published on Friday August 01, 2025, regarding the opening of the window for re-lodgement of transfer requests as per SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/PIR/2025/97 dated July 02, 2025 titled "Ease of doing Investment - Special Window for Re-lodgement of Transfer Requests of physical shares". We wish to reiterate that the Company has opened a Special Window for a period of six months from July 07, 2025 to January 06, 2026 for re-lodgement of share transfer deeds, which were originally submitted on or before April 01, 2019 but were rejected/returned/not attended to due to deficiency in the documents/process or otherwise.

The Shareholders who wish to re-lodge their documents for transfer of shares are requested to contact the Company's Registrar and Share Transfer Agent ("RTA"), viz., MJFG Intime India Private Limited (formerly known as Link Intime India Private Limited), at C-101, Embassy 247, LBS Marg, Vikhroli (West), Mumbai-400083 or contact at +91 8108176767

The lodger must have a demat account and provide its Client Master List along with the transfer documents and share certificates, while re-lodging the documents for transfer with RTA.

The shares that are re-lodged for transfer (including those requests that are pending with the Company's RTA, as on date) shall be issued in demat mode only, subject to successful verification.

For more details, please refer to the SEBI circular at [www.sebi.gov.in](http://www.sebi.gov.in) or contact the RTA.

For KFC International Limited  
Suraj Eksambekar  
Date: October 13, 2025  
Company Secretary and Compliance Officer

**PIMPRI CHINCHWAD MUNICIPAL CORPORATION**  
CIVIL ENGINEERING 'A' HO DEPARTMENT  
TENDER NOTICE No. - CIVIL/AHO/27/01/2025-2026

Offers by way of e-tendering (Percentage) are invited by the Joint City Engineer, Pimpri Chinchwad Municipal Corporation from contractors in e-tendering system for following works.

- The contractor shall quote his Percentage offer on the Cost of work excluding material testing charges as mentioned below.
- The offer for work shall be exclusive of GST. The GST at the applicable rate shall be paid separately by PCMC for work.
- For Following works Regarding the Royalty, the policy that the corporation determines will be binding on you.

Sr. No.	Name of work	Estimated cost put to the tender (Rs) (4+6)	Cost of Work excluding Material testing charges (Rs)	Royalty (Rs)	Testing Charges (Rs)	Earnest money (Rs)	Security Deposit (Rs)	Time limit in calendar Months	Cost of Tender Document with G.S.T. (Non Refundable) (Rs.)
1	Strengthening /Improvement of Roads from Kandoba Mal Chowk to Parshuram Chowk in Ward No. 14	15,41,88,230	15,39,87,955	15,780	2,00,275	7,70,941	77,09,412	24	37,430

Time table for the tenders shall be as follows:

Online sale of tenders	-	Date 14 / 10 / 2025 to Date 24 / 10 / 2025
Last date of submission of tenders	-	Date 24 / 10 / 2025 up to 3.00 pm
Pre Bid Meeting Date and Time	-	Date 16 / 10 / 2025 at 3.00 pm ( In The Office of City Engineer First Floor, PCMC
Date of opening of tenders	-	Date 27 / 10 / 2025 at 3.00 pm (if possible)

The Municipal Commissioner PCMC reserves the right to accept or reject any tender partially or completely without any reason thereof. The details of above works, such as Security Deposit, Earnest Money Deposit, Terms & Conditions of the Tender and Schedule of works, are available on website [www.pcmcindia.org](http://www.pcmcindia.org), <http://mahatenders.gov.in>.

In case of any technical problem related to the tender document, the same can be referred to the NIC email support-eproc@nic.in or on telephone numbers 0120-4200462, 0120-4001002, 0120-4001005, 0120-6277787.

Sd/-  
(Makarand Nikam)  
City Engineer,  
Pimpri Chinchwad Municipal Corporation,  
Pimpri - 411 018.

ADVT No: 2025-26/243  
No: ENGG/05/WS/114/2025  
Date: 13/10/2025

**Vardhman**  
Delivering Excellence Since 1965

**WARDHMAN TEXTILES LIMITED**    **WARDHMAN SPECIAL STEELS LIMITED**    **WARDHMAN HOLDINGS LIMITED**  
CIN: L17111PB1973PLC003345    CIN: L27100PB2010PLC033930    CIN: L17111PB1962PLC002463

Registered Office: Chandigarh Road, Ludhiana, Punjab, India 141010, Tel. No. 91-161-228943-48  
Fax No.: 91-161-2601048, Email: [secretarial.lud@vardhman.com](mailto:secretarial.lud@vardhman.com), Website: [www.vardhman.com](http://www.vardhman.com)

**NOTICE TO SHAREHOLDERS - SPECIAL WINDOW FOR RE-LODGE MENT OF TRANSFER REQUESTS OF PHYSICAL SHARES**

Pursuant to SEBI Circular SEBI/HO/MIRSD/MIRSD-PoD/PIR/2025/97 dated 2nd July 2025, shareholders are informed that a special window has been opened only for re-lodgement of transfer deeds along with physical share certificates which were lodged prior to the deadline of 1st April, 2019 and were rejected due to deficiency in the documents/process or otherwise. This facility of re-lodgement will be available to the eligible physical shareholders till 6th January, 2026. Shareholders are requested to re-submit their transfer requests along with requisite documents with Company's Registrar and Share Transfer Agent - Alankit Assignments Limited, Unit: Vardhman Textiles Limited/Vardhman Special Steels Limited/ Vardhman Holdings Limited, 205-208, Anaranki Market, Jhandewalan Extension, New Delhi - 110 055, E-mail Address: [ra@alankit.com](mailto:ra@alankit.com)

For Vardhman Textiles Limited Sd/- Sanjay Gupta Date: 13.10.2025 Company Secretary	For Vardhman Special Steels Limited Sd/- Sonam Dhingra Date: 13.10.2025 Company Secretary	For Vardhman Holdings Limited Sd/- Ankit Singla Date: 13.10.2025 Company Secretary
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