

# SANGAM FINSERV LIMITED

(Formerly known as Suchitra Finance & Trading Co. Ltd.)

CIN: L65910RJ1981PLC079945

REGD. OFF: B-10, Second Floor S.K. Plaza, Pur Road Bhilwara - 311001 Rajasthan  
Tel. No.: 01482-796146; Email id: [Suchitra@sangamgroup.com](mailto:Suchitra@sangamgroup.com); Web: [www.sftc.co.in](http://www.sftc.co.in)

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**Date: 23<sup>rd</sup> December, 2024**

To,  
The Listing Department,  
**BSE Limited,**  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400001  
**Scrip Code: 538714**

To,  
The Secretary,  
**The Calcutta Stock Exchange Ltd.**  
7, Lyons Range,  
Kolkata - 700001  
**Scrip Code: 029400**

**Sub.: Submission of newspaper publication with regards to Notice to Shareholders for Transfer of Equity shares to IEPF Authority.**

Pursuant to Regulation 30 of the SEBI (Listing obligations & Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Newspaper cuttings published in Pratahkal (Hindi) & Business Standard (English) on dated 22nd & 23rd December, 2024.

Hope you will find the same in order and take the same on record.

Yours faithfully,

**For Sangam Finserv Limited**

**(V.K. Sodani)**  
**Director**  
**DIN : 00403740**

# Buyer entitled to market value if flat is resold



**CONSUMER PROTECTION**  
JEHANGIR B GAI

Subhash Ramjang Chaurasiya booked a flat in a building to be called Sai Palace, which was to be constructed by Sai Krupa Builders at Village Goddev in Mira Road (East), located in Maharashtra's Thane District. The building was later named Om Sai Palace.

An agreement was executed on August 2, 2007, which provided that Chaurasiya would be allotted flat number 602, having a built-up area of 625 sq ft, for a total consideration of ₹7.5 lakh. The space for mentioning the date of possession was deliberately left blank.

Chaurasiya paid ₹6 lakh in instalments, about 75 per cent of the total consideration, and waited for about three years for possession. However, the builder failed to deliver the flat. Consequently, Chaurasiya filed a complaint before the Maharashtra State Commission against Sai Krupa Builders and its partner Vinay Dubey. In his complaint, Chaurasiya sought possession of the flat and interest for delay.

During the pendency of the proceedings, the builder demanded ₹3.5 lakh for handing over possession, which was much in excess of the balance due of ₹1.5 lakh. Hence, Chaurasiya disputed the demand and asked the builder to accept the remaining ₹1.5 lakh and deliver the flat. However, the builder declined and remained adamant.

The State Commission ordered the builder to hand over possession and also pay 9 per cent interest for delayed delivery, or alternatively pay the current market value of the flat computed

according to the rates prescribed by the registration department of the Government of Maharashtra. In addition, ₹5 lakh was awarded as compensation for mental and physical agony and ₹50,000 as litigation costs.

The builder challenged the order in appeal. He pointed out that the order was improper as the flat had been sold during the pendency of the complaint. The builder argued that he was entitled to sell the flat when a purchaser defaults in making payment and that no legal impediment prohibited him from selling the flat to a third party. The builder stated that the agreement had terminated on April 8, 2010, and a refund was offered, but Chaurasiya had declined to accept it. The flat was later sold to a third party, Subhash Tilakdhari Pathak, on April 12, 2011.

The National Commission suggested that an attempt should be made to amicably settle the dispute. The builder offered to refund the entire consideration of ₹6 lakh along with 8 per cent interest. Chaurasiya refused to accept this, as he would not be able to afford a similar flat within the same budget after 17 long years.

While deciding the dispute, the National Commission criticised the builder's conduct of creating third-party rights in the flat during the pendency of the litigation, thereby depriving the flat purchaser of a permanent roof over his head. It concurred with the decision of the State Commission that the cancellation was unjustified, illegal, and invalid, as a registered document cannot be cancelled except through the execution of another registered document. Therefore, it held that a mere intimation of termination of agreement was absolutely illegal and void.

Accordingly, by its order of October 3, 2024, delivered by the Bench of Justice A P Sahi and Dr Inderjit Singh, the National Commission dismissed the builder's appeal and upheld the order in Chaurasiya's favour.

The writer is a consumer activist

**The National Commission condemned the builder for creating third-party rights during litigation, thereby depriving the buyer of a permanent roof over his head**

## YEAR-END REVIEW OF INSURANCE PORTFOLIO

# Boost term cover with rising income and liabilities

### Increase health cover to tackle rising medical costs; consider super-topup and critical illness plan

SANJAY KUMAR SINGH & KARTHIK JEROME

**H**arsh Kumar (name changed on request), a 54-year-old Bengaluru resident, meticulously reviews his investment policy in December every year. This year, at the suggestion of a golfing buddy who is a financial planner, Kumar also turned his attention to his insurance portfolio. "A robust insurance portfolio provides the foundation upon which a strong investment strategy is built," his friend said. Considering this, Kumar reviewed his policies and discovered significant gaps in his term and health insurance coverage.

#### Reviewing term coverage

If you have started working and have dependants who rely on your income, you must buy term insurance at the earliest. "Premiums are lower when you are younger. Premium in a term policy remains unchanged throughout the policy tenure, so a lower price is beneficial," says Srinivasan Balasubramanian, chief of products, ICICI Prudential Life Insurance. He adds that as one ages, the onset of health conditions can cause insurers to charge higher premiums.

A good rule of thumb is to purchase term cover amounting to 7-10 annual income, plus outstanding liabilities.

While choosing the cover, select an appropriate tenure. "The term cover should last

until your liabilities are paid off and your children have started earning," says Rishabh Garg, head of term insurance, Policybazaar.

**When to enhance cover:** If there has been a significant change in your income over the past year, review the sum insured. Your family gets accustomed to a higher standard of living, which means you need a higher cover to help them maintain that lifestyle. "New liabilities, such as a vehicle, home, or education loan, should also be factored into your insurance needs," says Balasubramanian. According to him, lifestyle changes, such as marriage, the birth of a child, and other significant milestones, are also important triggers for reassessing coverage.

**When to reduce coverage:** According to Garg, one may reduce coverage after repaying a significant liability, such as a home loan.

Before reducing the cover, consider whether you wish to use the term plan to transfer wealth to your children. "Maintaining coverage can be beneficial as a tax-efficient way to leave a legacy for the next generation," says Balasubramanian.

**Should you switch?** Stay with your insurer unless there are serious issues, such as consistently poor claim settlement ratio or delays in claim processing compared to industry standards. "Discontinuing your existing policy resets the three-year protection provided

### COST OF ₹1 CRORE TERM COVER

Plan name	Monthly premium (₹)*
HDFC Click 2 Protect Smart	1,181
Canara Young	1,017
Axis Max STEP	989
Iprotect Smart	975
ABSL Salaried	939
TATA MRSS	900
Bajaj e Touch	843

Premiums are for a sum assured of ₹1 crore, for a 30-year-old non-smoker. Coverage is till 60 years

Source: Policybazaar.com



under Section 45 of the Insurance Act, which mandates claim settlement after three years," says Balasubramanian. If new policies with better features or more attractive pricing become available, buy a supplementary policy instead of replacing the current one.

#### Reviewing health cover

**Is sum insured enough?** Healthcare inflation in India is around 14 per cent. If you purchased a policy a few years ago, the sum insured might no longer be sufficient to cover rising medical costs. "If you are under 30, plan your health insurance cover with an eye on your 50s and beyond, when hospitalisation risks typically peak," says Aayush Dubey, co-founder and head of research, Beshak.org. He emphasises upgrading your coverage early, as enhancing it later may not be possible if health issues arise.

Major life events also necessitate adjustments to coverage.

"Life events like marriage or childbirth can increase healthcare needs, warranting an adjustment in coverage," says Ashish Yadav, head of products and operations, ManipalCigna Health Insurance.

**Why consider a super top-up?** For those seeking more comprehensive coverage, a super top-up policy can be useful.

"A super top-up is often a more cost-effective option as it provides additional coverage beyond the specified deductible amount at a lower premium compared to increasing the base policy's sum insured," says Yadav.

Dubey recommends purchasing the super top-up from the same insurer to streamline claim processing and minimise the risk of conflicts or delays.

**The case for a critical illness cover:** Individuals with a family history of serious illnesses, those in high-risk professions, and those with lifestyle issues (like smoking) should evaluate the need for a critical illness policy. These plans provide a lump-sum payment upon the diagnosis, which can be used to meet expenses other than those covered by the base policy.

**Reduce coverage?** Reducing the sum insured is generally not advisable due to rising healthcare costs. However, in rare cases, it may be necessary. "If the rising premium of your base policy makes it unaffordable, consider reducing the sum insured on your base policy while adding an affordable super top-up policy to maintain overall protection against large medical bills," says Dubey.

**Identify gaps in coverage:** Understand what your policy covers and excludes. Ensure it includes hospitalisation, day-care treatments, and pre- and post-hospitalisation expenses. "Check for sub-limits on room rent and specific treatments, as these can reduce the claim amount," says Yadav.

Also, verify the insurer's hospital network so that you can avail of cashless treatment. Review the waiting periods for pre-existing conditions as well.

**Should you consider porting?** According to Dubey, porting a health insurance policy may be useful if you are unhappy with claim settlement, service quality, or significant premium hikes. It is also advisable if the insurer has a limited hospital network in the new city you have moved to.

**SBI**  
Analytics Department, 4th Floor, Tower 7, Belapur Railway Station Building, CBD Belapur, Navi Mumbai - 400614

**NOTICE INVITING BIDS**

RFPNO: SBI/GITC/Analytics/2024/2025/1256 Dated: 22.12.2024

The State Bank of India has issued a notice on 21.12.2024 regarding availability of RFP SBI/GITC/Analytics/2024/2025/1230 on SBI Website and EPTL portal from 21.12.2024. This RFP has been cancelled due to technical reasons.

In lieu of this, a new RFP: SBI/GITC/Analytics/2024/2025/1256 is made available for hiring of the Services of Intellectual Rights Firm for Filing of Patents for Innovations made by Analytics Department in development of AI/ML models. For details, please visit 'Procurement News' at <https://bank.sbi> or <https://www.sbi.co.in>

Last date and time for submission of bids: 13.01.2025 upto 15:00 hrs. Bid Opening Date: 13.01.2025 at 16:00 hrs.

Place: Mumbai **Deputy General Manager**  
Date: 22.12.2024 **Analytics Department (DB&T- Business)**

**Canara Bank** (Member of the Interbank)

Sahapura Ballabgarh, Faridabad Haryana-121004

**First Reminder for NPA Agri / Non- Agricultural Gold loan accounts (NF 1031) Sahapura Branch**

Vishal C/o Mahipal H. no - 1324, Housing Board Colony, Sec 62, Ballabgarh, Faridabad Haryana - 121004 Mobile No: 917737679832

Dear Sir/Madam,  
Sub: Gold Loan A/c No 180262372830 dated 18-January-2024 for Rs. 2,25,000.00

This has reference to subject Gold Loan account with our Bank for an amount of Rs. 2,25,000.00 availed by you. It is observed that you are not adhering to the repayment schedule as agreed and hence, arrears have fallen in the account. Total amount due as on 19-Dec-2024 is Rs. 2,39,713.00 We shall be thankful if you kindly arrange to deposit/pay a sum of Rs. 2,39,713.00 into your above mentioned gold loan account within 7 days from the date of receipt of this letter. Further please be informed that any delay in payments of dues/instalments on your part, shall be reported to Credit Information Companies, as the same is mandatory. Any adverse remarks/non payment of above said amount could adversely impact your credit rating, which will affect your ability to raise loans on beneficial terms in future. Yours faithfully,

**Branch Manager**

**INDIAN BANK, Phalodi Branch**

**POSSESSION NOTICE (For Immoveable Property)**  
[Under Rule-8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas The undersigned being the authorized officer of the Indian Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act and in exercise of powers conferred under section 13 (12) read with rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 05.10.2024 calling upon (1) Mr. Mastan Haji S/o Mr. Sultan Khan (Borrower, Mortgagee & Guarantor) (2) Mr. Sultan Khan S/o Mr. Bege Khan (Guarantor) with our Phalodi Branch to repay the amount mentioned in the notice being Rs. 5,69,847.00 (Rupees Five Lakh Sixty Nine Thousand Eight Hundred Forty Seven only) within 60 days from the date of receipt of the said notice.

The borrower/Guarantor having failed to repay the amount, notice is hereby given to the borrower 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 section 13(4) of the said Act read with rule 8 and 9 of the said rules, on this 17th day of December of the year 2024.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Indian Bank for Rs. 5,69,847.00 (Rupees Five Lakh Sixty Nine Thousand Eight Hundred Forty Seven only) as on 04.10.2024 and interest thereon.

"We draw attention to the provisions of section 13(8) of the SARFAESI Act and the rules framed there under which deals with your rights of redemption over the securities."

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

All that Part and Parcel of the property consisting of Equitable mortgage of Industrial plot at Kharsa No. 32/11 Village Baba Ramdev Nagar, Patwar Circle Kushlawa Tehsil Phalodi in the name of Mr. Mastan Haji S/o Mr. Sultan Khan admeasuring 2994.48 Sq Meter. Bounded as under: North - Agriculture land of Isharam, East-Agriculture Land of Isharam, South Katan Way, West-Agriculture land of Kharsa No. 7

Date: 17.12.2024. Place: Phalodi **Authorised Officer, Indian Bank**

**BIKANER BRANCH : M. G. ROAD, P. B. NO. 25, BIKANER (Raj.) - 334001 Ph. No. 0151-2203364; E-mail : bikaner.jaipur@bankofindia.co.in**

**"APPENDIX-IV-A" See proviso to rule 8(6) read with rule 9(1) E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY**

E-Auction Sale Notice for Sale of Immoveable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower that the below described the immoveable property mortgaged to the Secured Creditor, the physical possession of which have been taken by the Authorised Officer of Bank of India, Branch- Bikaner, Secured Creditor, will be sold on "As is where is", "As is what is", "whatever there is" and "without recourse" basis for recovery of below mentioned amount. The details of borrower, immoveable property with known encumbrances, Demand notice date and dues, Present outstanding, reserve price, earnest money deposit and bid increase amount, e-auction date & time, property inspection date & time will be as per below mentioned:-

**E-Auction Date & Time : 27/01/2025; 11:00 A.M. to 05:00 P.M. (With unlimited extensions of 10 min. each)**

**Last date & time of EMD Submission : 27/01/2025 upto 11:00 A.M.**

**Property inspection date & time : 17/01/2025; 12:00 Noon to 03:00 PM**

**Demand notice date and dues : 31/12/2022; Total Rs. 20,51,255.33/- as on 31/12/2022 + further applicable interest, cost charges and other expenses etc.**

Notice is hereby given to the public in general and in particular to the Borrower that the below further applicable interest, cost charges and other expenses etc.

**Name of Borrower - Mr. Ramlal Panwar S/o Mr. Bulaki Das Panwar (Borrower) Add.- Darjio Ki Badi Guwar, Darjio Ki Gali, Near Mahadev Temple, Kote Gate Road, Bikaner (Raj.) - 334001**

**DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBRANCES**

Residential property situated at Darjio Ki Badi Guwar, Darjio Ki Gali, Near Mahadev Temple, Kote Gate Road, Bikaner (Raj.) measuring 465.31 Square Feets in the name of Sh. Ramlal Panwar S/o Mr. Bulaki Das Panwar Bounded by :- On the East by House of Mr. Trilok Chand Panwar & Street, On the West by House of Mr. Tarachand Solanki & Mr. Akhechand Solanki, On the North by Street & House of Mr. Chhannilal Darji, On the South by House of Mr. Sagarmal & Mr. Kaluram Kandoi; Encumbrances - Not known

Reserve Price	Earnest Money Deposit	Bid Increase Amount
Rs. 11,12,000/- (Rupees Eleven Lakh Twelve Thousand)	Rs. 1,11,200/- (Rupees One Lakh One Thousand Two Hundred)	Rs. 25,000/- (Rupees Twenty Five Thousand)

For Detailed terms and conditions of the sale, please refer to the link provided in e-BKray portal <https://banknet.com> and <https://www.bankofindia.co.in>, Bank of India, Branch- Bikaner; Ph. No. 0151- 2203364 Secured Creditor's website.

Date : 21/12/2024 Place: Bikaner (Raj.) **Authorised Officer, Bank of India**

**Aditya Birla Sun Life Mutual Fund**

**ADITYA BIRLA CAPITAL MUTUAL FUNDS**

Aditya Birla Sun Life AMC Limited (Investment Manager for Aditya Birla Sun Life Mutual Fund) Registered Office: One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel: 4356 8000. Fax: 4356 8110/8111. CIN: L65991MH1994PLC08081

**Record Date for Distribution**

**NOTICE IS HEREBY GIVEN THAT** the Trustees of Aditya Birla Sun Life Mutual Fund have approved Thursday, December 26, 2024\*, as the Record Date for declaration of distribution under the Income Distribution cum Capital Withdrawal (IDCW) option in the following scheme, subject to availability of distributable surplus on the Record Date:

Name of the Scheme	Plans/Option	Quantum of Distribution per unit# on face value of Rs. 10/- per unit	NAV as on December 19, 2024 (Rs.)
Aditya Birla Sun Life Corporate Bond Fund (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk)	Regular Plan - IDCW	0.668	12.1370
	Direct Plan - IDCW	0.594	10.7940

**The NAV of the scheme, pursuant to pay out of distribution would fall to the extent of payout and statutory levy (if applicable).**

#As reduced by the amount of applicable statutory levy. \*or the immediately following Business Day if that day is a non-business day.

All unitholders whose names appear in the Register of Unitholders / Beneficial owners under the IDCW option of the said scheme as at the close of business hours on the Record Date shall be eligible to receive the distribution so declared.

For Aditya Birla Sun Life AMC Limited (Investment Manager for Aditya Birla Sun Life Mutual Fund)  
Sd/- **Authorised Signatory** Date : December 20, 2024 Place : Mumbai

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

**THE SINGAREE COLLIERIES COMPANY LIMITED**  
(A Government Company)  
Regd. Office: KOTHAGUDEM - 507101, Telangana.

**E-PROCUREMENT TENDER NOTICE**

Tenders have been published for the following Services / Material Procurement through e-procurement platform. For details, please visit <https://tender.telangana.gov.in> or <https://scclmcs.com>

**NIT Enquiry No. - Description / Subject - Last date and time for Submission of bid(s).**

**EST2400088** - Laying, dismantling and rerouting of 33KV and below OHT lines pertaining to STPP, Jaipur, Mancharhal, Telangana on value rate contract basis for a period of one year - 09.01.2025 - 12.01 PM.

**EST2400091** - Procurement of lever for AG make belt sway switches and trip indicator for AG make belt watch panels installed in Coal handling plant at STPP, Jaipur, Mancharhal, Telangana - 09.01.2025 - 12.01 PM.

**EST2400092** - Procurement of spares for Thermo fisher make chloride analysers installed at STPP, Jaipur, Mancharhal, Telangana - 09.01.2025 - 12.01 PM.

**EST2400096** - Procurement of Plastic Refractory and Pourable Insulation for Boilers at STPP, Jaipur, Mancharhal, Telangana on value rate contract basis for a period of two years - 09.01.2025 - 12.01 PM.

**EST2400098** - Procurement of Crane process flow technologies make diaphragm valves for CW Chlorination and H2SO4 acid dosing system at STPP, Jaipur, Mancharhal, Telangana - 09.01.2025 - 12.01 PM **GM(E&M), STPP**

**E142400280** - Loading, Transportation and Delivering of M-Sand from MOCPL plant stock yard, MOCPL RG-1 to Stowing Bunkers at GDKN No.183 incline and GDK No.2&2A incline for a period of 2 years - 03.01.2025 - 15:00 Hrs.

**E162400294** - Procurement of 1000MM Width Belt Structure with bolts for UG mines - 03.01.2025 - 17:00 Hrs.

**E012400303** - Supply, Supervision, Installation and Commissioning of THERMAX Make Diesel Fired Boiler with Accessories at SMS plant, Manuguru - 03.01.2025 - 17:00 Hrs.

**E162400304** - Procurement of 12T Tyre Mounted Mobile Hydraulic Crane with front cabin - 03.01.2025 - 17:00 Hrs.

**E132400308** - Procurement of Ammonium Nitrate Prills (Uncoated) for use in SME manufacturing plants located at Ramagundam and Manuguru areas of SCCL for a period of 2 (two) years - 03.01.2025 - 17:00 Hrs.

**E142400256** - Loading of coal of Naini Opencast Project in to Railway wagons at Jarapada Railway siding on weight basis for a period of two years - 08.01.2025 - 17:00 Hrs.

**E032400300** - Procurement of Test Cartridges for HBA1c Analyzers (Abbot make) on Rate contract basis for use at various SCCL Hospitals for a period of 2 years - 08.01.2025 - 17:00 Hrs.

**E132400307** - Procurement of Large Diameter cartridge (LDC) explosives, Non-Aluminised LDC explosives and accessories for blasting in coal at all Open Cast projects of SCCL for a period of two years - 08.01.2025 - 17:00 Hrs.

**E042400306** - Procurement of A4 size copier paper of 75 GSM of TNPL/APPM/Balapur / ITC/West Coast/Hammermill/JK/Bindaal/Kuantum/Trident Brands on Rate Contract Basis for a period of Two years for use at all areas of SCCL - 08.01.2025 - 17:00 Hrs.

**E132400313** - Procurement of Permitted Explosives (P1 & P5) & Detonators for blasting in coal at underground mines in all areas of SCCL for a period of two years - 10.01.2025 - 17:00 Hrs. **GM(MP)**

**NIT/ Enquiry No. - Description / Subject / Estimated Contract Value - Last date and time.**

**CRP/CVL/BHP/7M-73/2024-25, Dt.17.12.2024** - Earth transportation, filling & levelling in adjacent land of lease area at Uppal Railway siding for coal unloading & wharf loading activities at Bhupalpalli Area, Jayashankar Bhupalpalli Dist., Telangana State. (Invited under e-marked works - Contractors belonging to Waddar/ Sagara/ Lapping community only are eligible) - Rs. 62.34.800/- - 02.01.2025 - 04.30 PM.

**CRP/CVL/SRP/7M-74/2024-25, Dt. 20.12.2024** - Laying of Diversion road with WBM to Ramaropet village at external dump yard - B of IKOCP in Srirampur Area, Mancharhal Dist., Telangana State. Rs.96.39,517 - 03.01.2025 - 04.30 PM **GM (Civil)**

PR/2024-25/ADVT/STPP/MP/CRP/74 **DIPR No:818-PP/CL-AGENCY/ADVT/12024-25**

**SANGAM (INDIA) LIMITED**  
CIN: L17118RJ1984PLC003173 • Regd. Off.: Atun, Chittorgarh Road, Bhilwara-311001 (Raj.)  
Ph: +91 1482 245400 Fax: +91 1482 245450 Email: secretarial@sangamgroup.com Website: www.sangamgroup.com

**Notice to Shareholders**

**Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IIEPF)**

Shareholders are hereby informed that, pursuant to the provisions of Section 124(6) of the Companies Act, 2013 ("Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended, the dividend declared on the equity shares for the Financial Year 2016-17, which remained unclaimed for a period of seven years will be credited to the Investor Education and Protection Fund (IIEPF). The corresponding shares on which dividend was unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.

In compliance with the said Rules, the Company has sent individual notices to all the concerned members whose shares are liable to be transferred to IIEPF, the full details of such members are made available on the Company's website at [www.sangamgroup.com](http://www.sangamgroup.com).

In this connection, please note the following:

1) In case you hold shares in physical form: Duplicate share certificate(s) will be issued and transferred to IIEPF. The original share certificate(s) registered in your name(s) and held by you, will stand automatically cancelled.

2) In case you hold shares in electronic form: Your demat account will be debited for the shares liable for transfer to the IIEPF.

Further, any member whose name is appearing in the above-mentioned list shall send a request letter along with self-attested copy of KYC documents of the shareholder like PAN, cancelled cheque leaf along with latest utility bill as address proof for claiming the dividend on or before 20th January, 2025 and avoid transfer of your shares to the IIEPF Authority.

In case no valid claim in respect of equity shares is received from the members of the Company by 20th January, 2025 or such other date as may be extended, the Company shall, with a view to complying with the requirements set out in the said Rules, transfer the shares to the IIEPF by the due date as per the stipulated procedure. Please note that no claim shall lie against the Company in respect of the unclaimed dividend amount and equity shares transferred to the IIEPF. However, any person whose shares and unpaid dividend is transferred to the IIEPF may claim the shares and dividend from the Investor Education and Protection Fund Authority ("IIEPF Authority") as per the procedures prescribed under the Rules.

For any queries on the above matter, shareholders are requested to contact the Company's Registrar and Share Transfer Agents, at "Bighshare Services Pvt. Ltd. (Unit: Sangam India) Ltd.", ("RTA") at Office No S6-2, 6th floor Kinvaade Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai - 400093, Maharashtra, India" Tel: 022-62638200 Email Id: investor@bighshareonline.com.

**For Sangam (India) Limited**  
Sd/- (Arjun Agal)  
Place: Bhilwara  
Date: December 21, 2024  
Company Secretary



