



CORAL INDIA FINANCE AND HOUSING LIMITED

Regd. Office : Dalamal House, 4th Floor, Nariman Point, Mumbai - 400 021
Tel. : 2282 0375, 2282 2955, 2283 4389, 2285 3910, 2285 3910 • Fax : 2282 5753
E-mail : cs@coralhousing.in • Web : www.coralhousing.in • CIN : L67190MH1995PLC084306

CIFHL/SE/15/2024-25

July 20, 2024

To,
The Manager
Corporate Relations Department,
BSE Limited
Corporate Relations Department,
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai- 400 001
Scrip Code No.: 531556

To,
The Manager
Corporate Relationship Department
National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai – 400 051
Symbol: CORALFINAC

Sir/Madam,

Subject: Compliance under Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements), Regulations 2015

Pursuant to Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements), Regulations 2015, please find enclosed copies of the newspaper advertisement pertaining to notice of transfer of equity shares of the Company to the Investor Education and Protection Fund (IEPF) published in the below mentioned newspapers dated July 20, 2024 along with copy of reminder letter sent to the shareholders:

- i. Business Standard (English)
- ii. Mumbai Lakshadeep (Marathi)

Kindly take the same on your record.

Thanking you,

Yours sincerely,
For **Coral India Finance and Housing Limited**

Riya Shah
Company Secretary
& Compliance Officer

Encl: A/a

US Bioresearch Act restricts Indian CDMO, CRO firms

Indian drug companies to benefit as American biopharma looks to diversify sourcing

SOHINI DAS
Mumbai, 19 July

Indian drug companies stand to benefit in the long run if the US Bioresearch Act is passed. The Act would restrict US federal agencies from procuring equipment and services from certain "biotechnology companies of concern", primarily some large Chinese pharmaceutical companies.

Analysts thus point out that this would impact the supply of numerous drugs used in clinical trials and critical raw materials, thereby providing opportunities for Indian companies to act as alternatives. "Green shoots are already visible as over 60 per cent of listed pharma firms have witnessed an increase in the number of enquiries for new businesses, and 43 per cent of them believe that the Act, if implemented, can be a business driver," India Ratings and Research said.

The Bioresearch Act aims to protect US biopharmaceutical research by reducing federal funding for companies that partner with foreign adversaries' military or intelligence. If passed, the Act could designate specific Chinese companies as "biotechnology companies of concern". This could lead to US biopharmaceutical companies looking to diversify their suppliers before the 2023 deadline set by the Act.

India Ratings felt that Indian pharma companies operating in the contract development and manufacturing organisation (CDMO) and contract research organisation (CRO) segments are likely to reap benefits from increased orders, stemming from the passage of the US Act, from American pharma companies over the next 12-18 months.

Indian companies, in anticipation, have incurred significant capex over the past two years, resulting in elevated leverage ratios, and India Ratings expects the ratio to moderate with the benefits of operating leverage feeding into margins and cash flows.

Nandini Piramal, chairperson, Piramal Pharma, a leading CDMO firm, told *Business Standard*: "Our clients are showing significant interest in understanding the potential implications of the Bioresearch Act and charting out their possible responses to the legislation. At our clients'

IN A NUTSHELL



► The Act aims to protect US biopharmaceutical research by reducing federal funding for companies

► If passed, the Act could designate specific Chinese companies as "biotechnology companies of concern"

► This may lead to US biopharmaceutical firms looking to diversify their suppliers before the 2023 deadline

► US firms' confidence in Chinese partners has dropped by one-third amid the ongoing Bioresearch Act debate

request, this was the primary topic of discussion in our June 2024 Client Advisory Board meeting."

She added: "Tangibly the proposed law is resulting in increased inquiries and RFPs (request for proposals) for both our onshore and offshore offerings for our innovator clients across the lifecycle. As a result of our recent capacity expansions, we are ready to meet client requirements in their preferred geography."

Sibaji Biswas, chief financial officer and executive director at Syngene International had told *Business Standard* last month that the "China plus One" strategy has been a topic of discussion for some time now, and with the development around the Bioresearch Act, there is an increasing momentum to diversify away from China.

"Over the past few quarters, we have seen a steady shift, with global pharma

companies progressively considering India as a viable alternative. This trend is significant not only for our company but also reflects a wider industry movement. India is becoming the preferred choice in the supply chain realignment due to its robust talent pool, infrastructure, and comprehensive capabilities."

Biswas had said, adding that this shift presents an "exceptional opportunity" for India to expand its role in the life sciences sector.

Syngene, a leading CRO and CDMO firm, offers both China-based and China-independent sourcing options for raw materials. India Ratings said that pharma and biotech firms are analysing supply chains to identify reliance on blacklisted Chinese companies and working on alternative sourcing strategies.

"CDMO players, which were impacted due to weaker capacity utilisation during FY22 and FY23 due to higher capex in the past, witnessed operating leverage benefits play out during FY24, despite debt levels rising, leading to an improvement in their credit metrics," said Vivek Jain, director, corporate ratings, India Ratings.

While the CRO space has been impacted due to the weak biotech funding scenario, the CDMO space did benefit from clients diversifying away from China, especially during FY24.

Some analysts, however, felt that there would not be any immediate upside. "Indian companies have some expertise in small molecules, so they could benefit. For example, Piramal, Sunven, and Syngene. For larger biologics or fermentation products, the likes of Lonza, Charles River, and Evotec will benefit," said one Mumbai-based analyst.

Nirali Shah, analyst with Ashika Group, felt that the implementation of the Bioresearch Act could be delayed as it was not included in the National Defence Authorisation Act for 2025. "Transitioning to new partners will take time due to potential re-negotiating of existing and new drugs under grandfathered contracts. Despite this delay, it is noteworthy that US companies' confidence in Chinese partners has dropped by one-third amid the ongoing Bioresearch Act debate," she added.

Insolvency proceedings will force Byju's to shut down: CEO

Insolvency proceedings against ed-tech giant Byju's, one of India's biggest startups valued at \$22 billion, will likely force thousands of employees to quit and result in a total shutdown of its services, its CEO said in a court filing seen by *Reuters*.

Byju's, backed by investors like Prosus and General Atlantic, has suffered numerous setbacks in recent months, including job cuts, a collapse in its valuation and a tussle with investors who accused CEO Byju Raveendran (pictured) of corporate governance lapses. Byju's has denied any wrongdoing. Now Byju's is facing its big

crisis after an Indian tribunal this week triggered insolvency proceedings following a complaint by the country's cricket board over an outstanding payment of \$19 million related to a sponsorship deal. Byju's assets have been frozen and its board has been suspended. The insolvency process will likely cause vendors who provide critical services to Byju's to the upkeep of online platforms to declare a default, "leading to a total shut down of services" and bringing the operation "to a grinding halt," Raveendran said in a court appeal seeking to quash the insolvency process. **REUTERS**

Ceat teams up with Bayer 04 Leverkusen

With an eye to the European market, Indian tyre manufacturer Ceat has inked a two-year partnership deal with German football club Bayer 04 Leverkusen — the reigning Bundesliga champions.

This agreement makes Ceat the official tyre partner of the football club for the next two seasons, starting immediately and running until June 30, 2026. The partnership grants Ceat brand exposure through various channels. This includes placement on LED perimeter boards, cam carpets, and substitution boards during Bayer 04 Leverkusen matches at the BayArena stadium. Additionally, Ceat branding will be displayed on media backdrops during press conferences and matches. The official team bus will also be equipped with Ceat tires. **ANI/US SINGH**

77% OF STARTUPS INVESTING IN ADVANCED TECH: SAP REPORT

Over 77 per cent of Indian startups are investing in Artificial Intelligence (AI), machine learning (ML), internet of things (IoT), and blockchain, according to a report by SAP India, in collaboration with Dun & Bradstreet.

"As companies shift their focus from Gross Merchandise Value (GMV) to Gross Margin (GM) and seek to forge more sustainable business models with the help of transparent, trusted financial data, technology remains a cornerstone and a key differentiator for startups to achieve these business goals, regardless of their growth stage or industry," said Sanket Deodhar, Vice-President and Head of Digital Natives, SAP Indian Subcontinent. **ARYAMAN GUPTA**

Patanjali net jumps 200% to ₹263 cr in Q1

ASHWARA SRINIVASTA
New Delhi, 19 July

Indian fast-moving consumer goods (FMCG) company, Patanjali Foods, reported a 200 per cent increase in net profit to ₹263 crore in the first quarter ended June 30, 2024.

The company had reported a net profit of ₹87.8 crore in the year ago period. However, the company's net sales fell 7.6 per cent to ₹7,175 crore in the first quarter from ₹7,767 crore in the same quarter previous year.

The profitability was driven by reduced volatility in edible oil prices along with stable performance in the food and FMCG portfolio, the company said in a release.

PVR Inox loss doubles

India's largest multiplex operator PVR Inox reported a first-quarter loss that more than doubled on Friday due to fewer big-budget Bollywood releases and weak box office returns from the ones that did.

The company, formed by the merger of PVR and Inox in early 2023, posted a consolidated net loss of ₹179 crore in the April-June quarter, compared with a year-ago loss of ₹81.6 crore. **REUTERS**

BANKING ON TECH

India holds 3rd position in the global startup ecosystem, followed by the US and China

85% of startups believe unit economics is a clear path to profitability and enhancing valuation.

79% of startups say adopting enterprise apps integrated with AI is essential for scaling unit economics.

72% startups already have or are looking to invest in new-age technologies.

► In 2023, Tier-II and Tier-III emerged as innovation hubs and 40% of total tech startups originated here

usha martin
USHA MARTIN LIMITED
L13116WB1989PL/2091621
Registered Office: 2A, Shakteshpore Sarani, Kolkata - 700 071, India
Phone: 033-7100 6300, Fax: 033-7100 9400
Website: <http://www.ushamartin.com>

NOTICE OF 38th ANNUAL GENERAL MEETING, E-VOTING INFORMATION AND BOOK CLOSURE

In compliance with the relevant circulars issued by Ministry of Corporate Affairs ("MCA Circulars") and Securities Exchange Board of India ("SEBI Circulars") and other applicable laws, regulations, rules, guidelines and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") the 38th Annual Meeting ("AGM") of the Company is scheduled to be held on Tuesday, 13th August 2024 at 11:30 AM (through Video Conferencing/Other Audio Visual Means ("VC/OAVM") facility only).

The Notice convening the 38th AGM has been sent on 18th July 2024 through electronic mode to the members whose names were appearing on the Company's List of Members as on 5th July 2024 and whose e-mail addresses are registered with the Company's Registrar & Transfer Agents ("RTA") Depository Participants.

The Annual Report 2023-24 including the AGM Notice are available on the Company's website at www.ushamartin.com and National Securities Depository Limited ("NSDL") e-voting website at www.evoting.nsdl.com. Additionally, the Annual Report 2023-24 including the AGM Notice is also available on the websites of Stock Exchanges i.e., BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) at www.bseindia.com and www.nseindia.com respectively.

The Register of Members and Share Transfer Books of the Company shall remain closed from 7th August 2024 till 13th August 2024 (both days inclusive). The Board of Directors of the Company, in its meeting held on 11th August 2024, has recommended payment of Rs. 2.75/- (Rupees Two and Seventy Five paise only) (275%) per equity share of the face value of Re. 1 (Rupee One only) each as final dividend for the financial year ended March 2024. The payment of final dividend is subject to the approval of the shareholders at the ensuing AGM of the Company. The Record date for the purpose of dividend entitlement is 6th August 2024. Dividend will be paid on or after 19th August 2024. The Company shall ensure payment of Dividend within 30 days from the date of declaration of the dividend at the AGM.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standard-2, the business as stated in the AGM Notice, will be transacted through voting by electronic means i.e., remote e-voting prior to the AGM and e-voting during the AGM. The Company is engaging the services of NSDL for this purpose.

Members whose names are recorded in the Register of Members of the Company or in the Register of Beneficial Owners maintained by Depositories as on the cut-off date i.e., 6th August 2024 will be entitled to cast their votes by remote e-voting during the AGM. A Member who is not a Member or Beneficial Owner on the cut-off date should accordingly treat the AGM Notice for information purpose only.

The remote e-voting period begins from 09:00 AM on Monday, 12th August 2024, 10th August 2024 and ends on 02:00 PM, on Monday, 12th August 2024. During this period, Members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date, may cast their vote electronically. The remote e-voting shall be allowed within the said date and time and the same shall be disabled by NSDL thereafter. The members who will be present at the AGM through VC/OAVM facility and have not cast their votes electronically through remote e-voting prior to the AGM and are otherwise not barred from doing so, shall be eligible to vote through electronic voting system during the AGM. A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote again during the meeting. Any person, who has acquired shares and has become a Member of the Company after despatch of the AGM Notice but before the cut-off date, shall follow the instructions as provided under Note No. 25 of the AGM Notice as available on the websites of the Company, NSDL, BSE and NSE as stated above, for obtaining the login ID and password to access the e-voting facility and joining the AGM.

In case of any queries/grievances with respect to joining the AGM through VC/OAVM or remote e-voting or e-voting during the AGM, you may refer to the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section www.evoting.nsdl.com or contact Ms. Pallavi Mishra, Senior Manager, NSDL, 4th Floor, A Wing, Trade Winds, Kamala Mills Compound, Senapati Bapat Marg (Lower Ground), Mumbai - 400 015. Contact No.: 022-4886 7000. Email address: evoting@nsdl.com. Further queries relating to voting by electronic means or resolutions proposed to be passed at the ensuing AGM may be sent to email: investor@ushamartin.com.

For Usha Martin Limited
Date: Kolkata
Place: 19th July 2024

Ahijit Paul
Chief Financial Officer

NSE & BSE LISTED COMPANY / COMMERCIAL / GALAS, PLANT AND MACHINERY & FINANCIAL ASSETS FOR SALE

Pursuant to Regulation 32 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016, the Execution of the assets is scheduled.

For further details please mail: liquidation.ashapara@gmail.com or Contact +91-9004728517 / +91-9260026814 or

SCAN THE QR CODE

CORAL INDIA FINANCE AND HOUSING LIMITED

Reg. Office: 4th Floor, Dalalal House, J B Marg, Nariman Point, Mumbai - 400021
Tel. No.: 022-22853911, Fax No.: 022-22853573
Website: www.coralhousing.in | Email: cs@coralhousing.in

NOTICE
TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF) AUTHORITY

Notice is hereby given to the shareholders of the concerned shareholding company to be transferred from Investors Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), as amended, that the Equity Shares of the Company in respect of which the dividend declared during the financial year 2016-17 has remained unpaid or unclaimed for a period of seven consecutive years or more and in respect of which the dividend has remained unpaid for last seven years, are liable to be transferred by the Company to the demat account of the IEPF Authority.

The Company has sent individual notices to the registered addresses of the shareholders whose shares are liable to be transferred to the IEPF Authority advising them to claim their unclaimed dividend. The Company has updated details of such shareholders on its website www.coralhousing.in.

In this connection, please note the following:

- In case you hold shares in physical form:** Duplicate Share Certificate(s) will be issued and transferred to IEPF. The original share certificate(s) registered in your name(s) and held by you will stand automatically cancelled.
- In case you hold shares in electronic form:** Your demat account will be debited for the shares liable for transfer to the IEPF.

Shareholders are requested to claim the unclaimed dividend amount for the year 2016-17 and onwards, by sending a request letter to Link Intime India Private Limited, the Registrar and Transfer Agent or to the Company mentioning 1. Name of the Company, 2. Folio No. or DP ID and Client ID, 3. Name of shareholder, 4. Contact No., 5. Email Id. Also provide self-attested KYC document of the shareholder along with Form ISR-1, ISR-2 and SH-13 (available at <https://coralhousing.in/kyc-forms.pdf>) and original cancelled cheque leaf along with latest utility bill as address proof.

In the event a valid claim is not received on or before October 21, 2024, the Company will proceed to transfer the liable dividend and Equity Shares in favour of IEPF Authority without any further notice. Please note that no claim shall lie against the Company in respect of the unclaimed dividend amount and shares transferred to IEPF pursuant to the said Rules. It may be noted that the concerned shareholder claim the share and dividend including all benefits accruing on such shares from IEPF Authority by sending physical copy of requisite documents to Link Intime India Private Limited for obtaining the entitlement letter, pursuant to circular dated July 20, 2022 issued by IEPF Authority, and there after submitting online application in the prescribed form IEPF 5 available on the website www.iepf.gov.in.

In case any queries/clarifications on the subject matter, the shareholders may contact Link Intime India Private Limited and Company at:

Ms. Link Intime India Private Limited
(Unit: Coral India Finance and Housing Limited)
C-101/2/7 Park, LBS Marg, Vikhroli (West), Mumbai - 400083
Tel. No.: 91 8019116787
Email: iepf.shares@linkintime.co.in

Coral India Finance and Housing Limited
Dalalal House, 4th Floor, Nariman Point, Mumbai-400021
Tel. No.: 022-22853911
Email: cs@coralhousing.in

For Coral India Finance and Housing Limited, Sd/-
Date: New Delhi
Place: 19th July 2024

Riya Shah
Company Secretary

WALCHAND PEOPLEFIRST LIMITED
CIN: L14740MH2009PL000791
Registered Office: 1st Floor, Construction House, 5 Walchand Hardhad Marg, Ballard Estate, Mumbai-400 001
Email: corporate@walchandgroup.com
Company No. 229/268/0374
CORPORATE NOTICE OF 104th ANNUAL GENERAL MEETING
In the explanatory statement to Form number 4 and 5, the proposed remuneration relating to Salary and Perquisite be read as under:

Particulars	Proposed remuneration (Amount in ₹ in lakhs) Per annum
Ms. Pallavi Jha, Chairperson and Managing Director	Salary: 77.21, Perquisite: 32.29
Mr. Sanjay Jha, Whole-time Director	Salary: 80.02, Perquisite: 37.91

Further, the link on Page No. 15 is now active. There are no other connections in the 104th Annual Report filed with Stock Exchange on 02nd July 2024.

For Companies Act available on the Company's website www.walchandpeoplefirst.com, BSE's website www.bseindia.com where the shares of the Company are listed.

By Order of the Board,
FOR WALCHAND PEOPLEFIRST LIMITED

Pallavi Jha
Place: Mumbai, Chairperson and Managing Director
Date: 19th July 2024, DIN: 00086463

CK BIRLA GROUP ORIENT CEMENT
CIN: L2610K02001PL013033
Registered Office: Unit VII, Plot No. 7, Bhoinagar, Bhubaneswar, Odisha-751 012
Tel: 0674-236930
Corporate Office: Birra Tower, 3rd Floor, 25, Barabankura Road, New Delhi-110 001
Tel: 011-42992100, 011-42992190, Email: investors@orientcement.com
Website: www.orientcement.com

NOTICE TO THE EQUITY SHAREHOLDERS
TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF) AUTHORITY

In terms of Section 124(5) of the Companies Act, 2013 ("Act"), any money transferred to the Unpaid Dividend Account of the Company, which remains unpaid or unclaimed for a period of seven (7) years from the date of such transfer shall be transferred to the IEPF Authority. In the Central Government Gazette of the Act Further pursuant to the provisions of Section 124(6) of the Act read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("IEPF Rules"), all shares in respect of which dividend remains unpaid or unclaimed for seven (7) consecutive years or more shall also be transferred by the Company to the Demat Account of IEPF Authority.

In this regard, this is to bring to your kind attention that the shares of the shareholders whose dividends are lying unclaimed for seven consecutive years from the date of transfer of final dividend declared for FY 2016-17 to unclaimed accounts are due for transfer to IEPF on October 25, 2024.

Accordingly, individual communication has been sent to the registered address of all the shareholders whose dividends are lying unclaimed for seven consecutive years i.e., from FY 2016-17 till date and whose shares are liable to be transferred to the IEPF Authority under the IEPF Rules. The details of such shareholders have been uploaded on the website of the Company at <https://orientcement.com/iepf-dividend.html>.

Shareholders have been requested to forward the requisite documents as per above-mentioned communication, to the Company's Registrar and Share Transfer Agent i.e., KFin Technologies Limited to claim the unclaimed dividend for FY 2016-17 and onwards. In case the dividend(s) are not claimed by October 25, 2024, necessary steps will be initiated by the Company to transfer the unclaimed dividend along with the underlying shares to IEPF Authority, in the manner provided under IEPF Rules, without any further notice. Please note that no claim shall lie against the Company in respect of the shares so transferred to IEPF.

Please note that both the unclaimed dividend and the underlying shares including all benefits accruing on such shares, if any, once transferred to IEPF can be claimed back only from IEPF Authority by following the procedure prescribed in this regard on the website www.iepf.gov.in.

In case of any queries, the concerned shareholders may please contact the Registrar and Share Transfer Agent of the Company i.e., KFin Technologies Ltd., Selenium Tower 6, Plot 21 & 22, Financial District, Barabankura Road, Sarinagar, Barabankura, Hyderabad - 500 032, Telangana, Toll Free No.: 1800-309-4001, Email: arw@kfintech.com. Emails may also be sent to investors@orientcement.com.

This notice is made available on the Company's website www.orientcement.com and on the website of stock exchanges www.bseindia.com and www.nseindia.com.

For Orient Cement Limited, Sd/-
Date: New Delhi
Place: New Delhi
Date: 19th July 2024

Diksha Singh
Company Secretary

PUBLIC NOTICE
IN THE BOMBAY CITY CIVIL COURT AT BOMBAY GUARDIANSHIP PETITION NO. 42 OF 2024
In the Matter of the Guardianship & Wards Act, 1890.
In the Matter of Guardianship & Wards Act, 1890.
JYA BANU MAJEED SHAIKH
A Female minor under age of 18 years.
Residing at HEG 123 M, Chawl, Siddharth Nagar, Near Western Express Highway, Khar (East), Mumbai - 400 051.

1. SHRI. RAJU BORAYA BORAN, aged 63 years
2. MRS. LEELA RAJU BORAN, aged 60 years Both Hindu, Occ: Business, both are Indian inhabitants, residing at % HEG 123 M, Chawl, Siddharth Nagar, Near W. E. Highway, Khar (East), Mumbai - 400 051. Mob. No. 797725043 ... PETITIONERS/APPLICANTS

VERSUS
1. MR. MAJEED MOHAMMED MAJEED SHAIKH, Aged not known, Occ: Business, both are Indian inhabitants, residing at % HEG 123 M, Chawl, Siddharth Nagar, Near W. E. Highway, Khar (East), Mumbai - 400 051. ... RESPONDENTS

NOTICE is hereby given that the Petitioners/ Applicants abovesaid has filed the above mentioned Petition for being appointed/ declare the Respondent SHRI. RAJU BORAYA BORAN and MRS. LEELA RAJU BORAN as the Guardian parents of JYA BANU MAJEED SHAIKH (minor child). Any party having any objection thereto should inform to undersigned in writing before the Hon'ble Judge Shri. R. V. Ghatak in Court Room No. 02 on or before 06th August, 2024 at 11.00 a.m., with reason justifying the same after which such objections, if any are deemed to have been waived.

Given under my hand and the seal of this Hon'ble Court, Dated this 18th day of July, 2024.

Sd/-
Deputy Registrar
City Civil Court, Bombay

50 years of
converting news
into economic
intelligence.

Business Standard

50 Years of Insight



CORAL INDIA FINANCE AND HOUSING LIMITED

Regd. Office : Dalamal House, 4th Floor, Nariman Point, Mumbai - 400 021
Tel. : 2282 0375, 2282 2955, 2283 4389, 2285 3910, 2285 3910 • Fax : 2282 5753
E-mail : cs@coralhousing.in • Web : www.coralhousing.in • CIN : L67190MH1995PLC084306

Dear Shareholder(s)

Date: July 19, 2024

Sub: Claim your outstanding dividend(s) on or before October 21, 2024 to avoid transfer of your Equity Shares to Investor Education and Protection Fund (IEPF)

Pursuant to the provision of Section 124 of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and subsequent amendment thereto ("the Rules"), dividend(s) remaining unclaimed for seven consecutive years are required to be transferred to IEPF along with their respective shares.

Details of the unclaimed dividends are mentioned in the enclosed Annexure and are also available on Company's website at <https://www.coralhousing.in/unclaimed-dividend-and-iepf.php>

1) To avoid transfer of shares and dividend to IEPF, following action points needs to be completed before October 21, 2024:

Type of holding	Action required by shareholders to claim outstanding dividend before due date	Action by Company post due date
Shares held in demat form	1. Update with your Depository participant: <ul style="list-style-type: none">- Bank name, branch, account number, IFSC code and MICR 2. Send to Link Intime India Private Limited <ul style="list-style-type: none">- Enclosed annexure duly filled in- Copy of the Demat Account Statement (Client master list) showing registered name, address, demat and bank account details.	- Shares lying in your demat account will be transferred in favour of IEPF without further notice.
Shares held in physical form	1. Send to RTA: <ul style="list-style-type: none">- Bank name, branch, account number, IFSC code and MICR- Enclosed annexure duly filled in and signed- Investor Services Request Form 1 (ISR-1)- Investor Services Request Form 2 (ISR-2)- Form No SH 13 (Nomination form)- Original cancelled cheque stating your name as account holder- Other supporting documents, if any	- New share certificate(s) will be issued in favour of IEPF without further notice. - The original share certificate(s) registered in your name will be deemed cancelled and will be non- negotiable.

Please note no claim shall lie against the Company in respect of the shares so transferred to IEPF.

In the event shares and unclaimed dividend are transferred to IEPF, procedure to claim the shares is as follows:

- Send physical copy of requisite documents to the Company for obtaining entitlement letter (Circular dated July 20, 2022 issued by IEPF Authority).
 - Submit online application in Form IEPF 5 available at www.iepf.gov.in.
- 2) Physical shareholders are requested to update their KYC details with RTA viz, Permanent Account Number (PAN), Nomination, Mobile Number, Email ID, Bank account number, IFSC code, MICR and specimen signature, if the same is not updated. Effective from April 01, 2024, dividend payments to such folios will be effected through electronic modes upon furnishing of aforesaid details.**

For queries, please contact:

Link Intime India Private Limited

C-101, Embassy 247, L.B.S Marg, Vikhroli (West), Mumbai- 400083

Email ID: iepf.shares@linkintime.co.in , Tel No- + 918108116767

Thanking you,

Yours faithfully

For Coral India Finance and Housing Limited

Sd/-

Riya Shah

Company Secretary

Encl: As above

To,
Link Intime India Private Limited
(Unit: Coral India Finance and Housing Limited)
C-101, Embassy 247,
L.B.S Marg, Vikhroli (West),
Mumbai- 400083
Email ID: iepf.shares@linkintime.co.in

Subject: Payment of Unclaimed Dividend

Dear Sir/Madam,

Kindly arrange for payment of unclaimed dividend as mentioned below based on your letter dated July 19, 2024. I, confirm that neither I have encashed the dividend warrant(s)/ demand draft(s) sent to me earlier nor I, have received any money in connection with the below mentioned dividend(s).

Folio No./Client ID & DP ID No.

Dividend warrant	Amount (Rs.)	Dividend for the year	Last date of claim
		Final Dividend for the year 2016-17	21-10-2024
		Final Dividend for the year 2017-18	21-10-2024
		Final Dividend for the year 2018-19	21-10-2024
		Final Dividend for the year 2019-20	21-10-2024
		Final Dividend for the year 2020-21	21-10-2024
		Final Dividend for the year 2021-22	21-10-2024
		Final Dividend for the year 2022-23	21-10-2024

To be filled in by Shareholder

I am enclosing the following (tick wherever is applicable)

For shares held in demat form

Copy of Client master list featuring bank details registered against the demat account.

For shares held in physical form

Original cancelled cheque leaf bearing the name of the first shareholder or;

Bank attested copy of first page of the Bank Passbook/ Statement of Account in original and a cancelled cheque;

Investor Services Request Form ISR-1, Form ISR 2 and SH 13 (Nomination form) duly filled as per instruction stated therein along with the supporting documents.

My email ID is:	My mobile no is
Place:	Signature of the first named shareholder
Date:	

Note: The duly filled in and signed annexure should be received from your registered email address or send the physical copy of the documents to **Link Intime India Private Limited, Registrar and Transfer Agent of the Company on or before October 21, 2024.**