

HeidelbergCement India Limited

CIN: L26942HR1958FLC042301

Registered Office

2nd Floor, Plot No. 68, Sector-44,

Gurugram, Haryana 122002, India

Phone +91-124-4503700

Fax +91-124-4147698

Website: www.mycemco.com

HCIL:SECTL:SE:2023-24

13 December 2023

BSE Ltd.
Listing Department
Phiroze Jeejeebhoy Towers
Dalal Street, Fort,
Mumbai - 400001
Scrip Code:500292

National Stock Exchange of India Ltd.
Listing Department,
Exchange Plaza, C/1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai - 400 051
Trading Symbol: Heidelberg

Sub: Newspaper advertisement confirming dispatch of Postal Ballot Notice

Dear Sir,

In continuation to our letter dated 12 December 2023 regarding the Postal Ballot Notice, please find enclosed the copies of newspaper advertisement published today in Business Standard, English (all editions) and Business Standard, Hindi (Delhi edition) confirming dispatch of Postal Ballot Notice and providing e-voting facility through NSDL.

The above information will also be made available on the website of the Company:
www.mycemco.com.

Please take the same on record.

Thanking you,

Yours Faithfully,
For HeidelbergCement India Ltd.

Rajesh Relan
Sr. Vice President- Corporate Affairs &
Company Secretary

Encl.: a.a



Bitcoin dominates 2023 with sizzling 153% surge

Cryptocurrency outperforms other asset classes like equities, precious metals

PUNEET WADHWA
New Delhi, 12 December

A surge of 152.6 per cent year-to-date (YTD) to around \$44,000 levels has propelled bitcoin ahead of other asset classes like equities and gold in 2023. Front line equity indices across the globe, including the S&P BSE Sensex, National Stock Exchange Nifty50, S&P BSE SmallCap, Nasdaq, Nikkei 225, CAC 40, and the Korea Composite Stock Price Index, have returned 12 per cent to 43 per cent during this period.

Precious metals — gold, silver, and platinum — have recorded returns ranging from a negative 14 per cent to 11 per cent during this time frame, according to data.

The sharp rally in cryptocurrencies, such as bitcoin and ethereum (up 97 per cent YTD), is partly attributed to the rise in global equity markets amid hawkish central bank policies, according to analysts.

Another key reason for the surge in cryptocurrencies in 2023, they believe, is the potential launch of the world's first bitcoin exchange-traded fund (ETF) in the next few months.

Christopher Wood, global head of equity strategy at Jefferies, recently added 1 percentage point to the existing investment in Grayscale Bitcoin Trust in the global long-only equity portfolio in this hope.

Another positive for bitcoin in the coming months, Wood said, is the expectation that BlackRock's application to launch a spot bitcoin ETF is likely to be approved soon. "The lack of any negative



	Current level	Y23 change (%)
Bitcoin	41,771.1	152.6
Ethereum	2,221.1	85.2
S&P BSE SmallCap	41,284.0	42.7
S&P BSE MidCap	35,466.4	40.1
Nasdaq	14,432.5	37.9
Nikkei 225	32,843.7	25.9
DAX	16,772.9	20.5
S&P 500	4,622.4	20.4
NSE Nifty	20,906.4	15.5
S&P BSE Sensex	69,551.0	14.3
Kospi	2,535.3	13.4
DJIA	36,404.9	9.8
Gold	1,986.5	8.9
Shanghai Composite	3,003.4	-2.8
Silver	23.0	-4.2
Crude	75.9	-10.7
Platinum	925.3	-13.9
Hang Seng	16,374.5	-17.2

Gold, Silver price in \$/oz; Bitcoin/Ethereum price in \$ Calendar year-to-date data until December 12 Compiled by BS Research

smack over the knuckles than anything more dramatic. This, and the dropping of the SEC's case against Grayscale in October, suggests the path is now clear for the approval of a bitcoin ETF," Wood wrote in his weekly note to investors, GREED & fear.

Bitcoin is expected to halve in value in April 2024. After the first halving on November 28, 2012, bitcoin rose about 90 times in the following 12 months, while the second halving on July 9, 2016, resulted in a thirtyfold gain within 18 months.

"As for the last halving on May 11, 2020, bitcoin rose 7.5-fold in the following 11 months to a high in April 2021 and was up eightfold in 18 months to an all-time high of \$68,992 in November 2021. Meanwhile, for those traditional investors in gold who do not trust bitcoin, GREED & fear's advice remains to own both. This is because millennials are much more likely to own bitcoin than gold," Wood said.

Looking ahead to 2024, Rahul Pagidipati, chief executive officer at ZebPay, believes that there is considerable excitement within the cryptocurrency community regarding the upcoming bitcoin halving event and several innovations taking place in the decentralised finance (DeFi) space.

"Bitcoin's YTD growth currently stands at 165 per cent, which marks a clear shift in sentiment towards crypto. The approvals of spot ETF applications filed by various institutional investors are also other key events the industry is looking forward to," Pagidipati said.

Facing short-term credit issues? Opt for a secured credit card

Invest in liquid and short-duration funds to finance short-term spending goals

BINDISHA SARANG

The Reserve Bank of India (RBI) has increased the risk weighting for lenders offering unsecured loans. This is a pre-emptive measure to curb bad loans in the unsecured loan books of banks and non-banking financial companies (NBFCs).

According to Jatinder Handoo, chief executive officer (CEO), Digital Lenders Association of India, "The prime and super-prime segment will continue to get good deals. However, people with a low credit score or no credit history, first-time job market entrants, and those with low incomes trying to enter the formal financial system will face some challenges in accessing small-ticket loans."

Costs may rise, availability may tighten

Banks and NBFCs will be forced to set aside more capital for offering unsecured loans. This is expected to affect the pricing, and to some extent, the supply of unsecured loans, including buy now, pay later (BNPL), EMI-based and small-ticket loans. Already, players like Paytm have announced they will cut down their exposure to sub-₹500 loans.

Two types of borrowers go for small-ticket loans: those who borrow for need and those who do so for convenience.

The first type may continue to avail of small-ticket loans even if interest rates inch up slightly. Says Handoo: "A 1-2 percentage point increase may not make much of a difference so long as credit is available on time and adequately, at least among customers with the capacity to repay."

In the worst-case scenario, however, Handoo fears they may move to informal channels like money lenders, unauthorised apps.



SECURED CREDIT CARDS: HOW DO THEY WORK?

- They are ideal for those who are new to credit and don't have a credit history
- Those who have a low credit score and are considered risky borrowers may also go for them
- You get this card by offering a deposit as collateral; this reduces the risk associated with borrowers having poor/zero credit history
- Banks convert this deposit into a fixed deposit and offer interest on it
- The credit limit on a secured credit card is equal to the amount of deposit

Customers with strong credit profiles, who use BNPL for convenience (smooth transactions, no need to punch in an OTP), may not be affected much as they are likely to continue getting access to unsecured loans.

Alternative sources of credit

Customers who find it hard to get an unsecured loan (due to lack of credit history or poor credit score) should consider going for a secured loan. Says Saahil Arora, chief business officer (unsecured loans), Paisabazaar: "Since these loans are backed by collateral, there is a higher chance of approval. The interest cost is also lower than for unsecured loans."

Adhil Shetty, CEO, BankBazaar suggests opting for a loan against fixed deposits (FDs). Gold loans are another option. Says Raj Khosla, founder and managing director, MyMoneyMantra.com: "These are secured loans offered against gold jewellery. They are readily available, require minimal documentation, and offer competitive interest rates compared to unsecured loans."

Those finding it difficult to get a regular credit card should try to obtain a secured card. Says Shetty: "These cards can be obtained against FDs and can help customers revolve small funds."

People who are members of cooperative societies should consider going for loans offered by them. The long-term solution is to build a sound credit history and credit score so that access to formal credit becomes easy.

cooperative societies should consider going for loans offered by them. The long-term solution is to build a sound credit history and credit score so that access to formal credit becomes easy.

Invest for short-term goals

Data indicates that the propensity to save is declining and people are increasingly resorting to borrowing. Households' net financial savings fell to a five-decade low of 5.1 per cent of the gross domestic product (GDP) in 2022-23 (FY23), compared to 7.2 per cent in 2021-22 (FY22). Financial liabilities of households, on the other hand, have risen, from 3.8 per cent of GDP in FY22 to 5.8 per cent in FY23, according to RBI data.

Experts say that if credit conditions tighten, then saving and investing to meet short-term financial goals is an option that always remains open to people.

Says Khosla: "Recurring deposits are low-risk investment options where you invest a fixed amount regularly. They offer guaranteed returns and are ideal for short-term goals."

Liquid funds offer high liquidity and provide better returns than traditional savings accounts. Adds Khosla: "Investors with a horizon of one to three years can invest in short-duration mutual funds to meet their short-term investment goals."



HeidelbergCement India Limited
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Regd. Office: 2nd Floor, Plot No. 68, Sector 44, Gurugram, Haryana - 122002
Phone : 0124-4503700, Fax : 0124-4147698,
Email-id : investors.mci@mycem.in; Website: www.mycemco.com

POSTAL BALLOT NOTICE

Members are hereby informed that pursuant to Section 108 & 110 of the Companies Act, 2013 read with Companies (Management and Administration) Rules, 2014, relevant circulars issued by the Ministry of Corporate Affairs ("MCA") from time to time (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable laws and regulations, HeidelbergCement India Limited ("the Company") seeks approval of its members through Postal Ballot e-voting process in respect of the following matter:

Item No.	Description
1	By way of Special Resolution- Appointment of Mr. Atul Khosla (holding DIN 06476856) as an Independent Director of the Company for a term of five years from 06 November 2023 until 05 November 2028.

The Company has on Tuesday, 12 December 2023 through e-mail completed the dispatch of the Postal Ballot Notice along with explanatory statement to the members, whose names appear on the Register of Members/List of Beneficial Owners as received from the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL). Members whose names appeared in the Register of Members/ List of Beneficial Owners as on Friday, 08 December 2023 i.e., the cut-off date, are eligible for e-voting. A person who is not a member as on the cut-off date for reckoning voting rights, should treat this Notice for information purposes only.

Members who have not received Postal Ballot Notice may write an e-mail to our Registrar and Share Transfer Agent namely, Integrated Registry Management Services Private Limited at ir@integratedindia.in or download a copy of the same from the website of the Company, www.mycemco.com or from the website of NSDL, <https://www.evoting.nsdl.com> Please note that the members who have not received the Notice due to non-registration of their e-mail addresses with the Company/RTA/Depository Participant(s) are also entitled to vote on the resolution by following the process stated in the Notice.

The Company has entered into an arrangement with National Securities Depository Limited ("NSDL") for providing remote e-voting facilities to its members. The login credentials for casting the votes through remote e-voting have been sent to the shareholders along with the Notice of Postal Ballot. In accordance with the provisions of MCA circulars, shareholders can vote only through the remote e-voting process and as such physical copies of the Postal Ballot Notice and Form alongwith prepaid business reply envelopes have not been sent to the shareholders.

The remote e-voting period will commence on Thursday, 14 December 2023 at 9.00 a.m. (IST) and ends on Friday, 12 January 2024 at 5.00 p.m. (IST). During this period, members of the Company as on cut-off date may cast their vote electronically. The remote e-voting module shall be disabled at 5.00 p.m. (IST) on 12 January 2024 and the members will not be allowed to vote thereafter.

The detailed procedure for casting of votes through remote e-voting has been provided in the Notice. These details are also available on the website of the Company. In case of any further queries, you may also refer to Frequently Asked Questions (FAQs) and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or send a request to Ms. Pallavi Mhatre, Senior Manager, NSDL at evoting@nsdl.co.in or call at Tel: 022-48867000 or 022-24997000. The members may also contact the Secretarial Team of the Company by sending an e-mail to investors.mci@mycem.in or call at Tel: 0124-4503700.

The Board of Directors of the Company has appointed Mr. Nityanand Singh, Company Secretary in Whole-time Practice (FCS No. 2668, CP No. 2388) as the Scrutinizer to conduct the postal ballot e-voting process in a fair and transparent manner. Mr. Ajay Kumar Prajapati, Company Secretary in Whole-time Practice (ACS No. 49295, CP No. 22365) has been appointed as an alternate scrutinizer.

The result of postal ballot will be announced on or before 14 January 2024 at 5:00 pm (IST) at the Registered Office of the Company. The results declared along with the scrutinizer's report will be displayed on the Notice Board at the Registered Office of the Company. The results will also be accessed at the website of the Stock Exchanges i.e., www.bseindia.com and www.nseindia.com. The results will also be made available on the website of the Company www.mycemco.com and on the website of NSDL <https://www.evoting.nsdl.com>

For HeidelbergCement India Limited
Sd/-
Rajesh Relan
Sr. Vice President- Corporate Affairs &
Company Secretary

Place : Gurugram
Date : 12 December 2023

IIFL SECURITIES
CIN L99999MH1996PLC132983
Regd Office: IIFL House Sun InfoTech Park Road No. 16V Plot No. B-23,
MIDC Thane Industrial Area Wagle Estate Thane - 400 604
Tel: (91 -22) 3929 4000 / 4103 5000/ 6272 7000 Fax (91 -22 2580 6654)
E-Mail id - Secretarial@iifl.com Website- www.iiflsecurities.com

PUBLIC NOTICE

Notice is hereby given to general public and specifically to the clients/ customers of IIFL Securities Ltd., its group & associate companies that Ms. DHEERENDRA KUMAR TRIPATHI residing at 16-496 RAVINDRA NAGAR, WARD NO 16, PAT-5, URRAHAT, TEHSIL-HUJUR, DIST. REWA REWA 486001 who was our Authorised Person having AP Code Authorized Person Registration No BSE Cmf/Fo: APO101790141057 Dated:-19/05/2015 NSE Cmf/Fo/Cd: AP1493088511 Dated :-19/05/2015 MCX- MCX/AP/64439 Dated:-15/10/2015 NCDEX:- 119784 Dated :-28/05/2019

having its office at 16-496 RAVINDRA NAGAR, WARD NO 16, PAT-5, URRAHAT, TEHSIL-HUJUR, DIST. REWA REWA 486001, branch (hereinafter referred as "the AP"), had committed various unethical acts and violated the Company's Code of Conduct, Rules, Policies and directions as applicable from time to time. Therefore termination notice dated 23/11/2023 has already been issued to the said AP.

In Last week of November, it has come to our knowledge that the said AP Taking Fund From Client to own Account. We state that IIFL Securities Ltd., its group & associate companies, are not offering any scheme with assured return either to general public or the clients/customers

In this regard also note SEBI vide its Circular CIR/MIRSD/16/2011 dated 22nd August 2011 issued the Guidance Note which clearly state that the payment must be made in broker's bank account and not to sub broker or agent's account. Further, the Risk Disclosure Document also clearly explained that the return in security market is related to volatility of various factors and cannot be assured.

We therefore hereby caution the general public including our clients/ constituents that no such scheme was ever introduced by the IIFL Securities Ltd., its group & associate companies and amount paid to the said AP was never received by the Company and hence any person dealt with the said AP in respect of said scheme was at their own risk and consequences.

For any information/request/queries/placing orders we request you to contact on 022-40071000/ Email Id - cs@iifl.com.

SHRIRAM
Mutual Fund
NURTURING TRUST, SHAPING DREAMS

SHRIRAM MUTUAL FUND
Shriram House, No. 4 Burkit Road, T. Nagar, Chennai - 600 017
Shriram Asset Management Company Limited (Investment Manager)
Registered Office: 217, 2nd Floor, Swastik Chambers, Near Junction of S.T. & C.S.T. Road, Chembur, Mumbai - 400 071. CIN: L65991MH1994PLC079874; Website: www.shriramamc.in

NOTICE-CUM-ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION (SAI) OF SHRIRAM MUTUAL FUND (FUND) AND SCHEME INFORMATION DOCUMENT (SID) / KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF THE FUND

Change in Custodian and Fund Accountant for the schemes of Shriram Mutual Fund

Notice is hereby given that Standard Chartered Bank registered with SEBI vide registration number "IN/CUS/006" under SEBI (Custodian of Securities) Regulations, 1996; and having its office at 3rd Floor 23-25, M G Road, Fort, Mumbai - 400 001, India; has been appointed as the new Custodian and Fund Accountant for the present as well as the future schemes of Shriram Mutual Fund in place of Stock Holding Corporation of India Limited, the existing Custodian and Fund Accountant, with effect from February 03, 2024.

This notice cum addendum forms an integral part of the SID / KIM of the above mentioned schemes and SAI of Shriram Mutual Fund.

All other terms and conditions as mentioned in the SID / KIM of the above mentioned schemes and SAI of Shriram Mutual Fund, read with the addenda issued from time to time, shall remain unchanged.

For Shriram Asset Management Company Limited
(Investment Manager of Shriram Mutual Fund)

Sd/-
Sneha Jaiswal
Compliance Officer

Date : December 12, 2023
Place : Kolkata

For more information, please contact Shriram Asset Management Company Limited, 511-512, Meadows, Sahar Plaza, J. B. Nagar, Andheri (East), Mumbai - 400 059. Tel: 022 6947 3400, Email: info@shriramamc.in, Website: www.shriramamc.in

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

ORACLE
ORACLE FINANCIAL SERVICES SOFTWARE LIMITED
Registered Office: Oracle Park, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
Tel: +91 22 6718 3000 Fax: +91 22 6718 3001 CIN: L72200MH1989PLC053666
Website: <https://investor.ofss.oracle.com> E-mail: investors-vp-ofss_in_grp@oracle.com

POSTAL BALLOT

Members are hereby informed that pursuant to Section 108 and 110 of the Companies Act, 2013 ("Act") read with the Companies (Management and Administration) Rules, 2014, ("Rules"), Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard - 2 on General Meetings issued by the Institute of Company Secretaries of India ("SS-2") and other applicable provisions of the Act, Rules and Listing Regulations, including any statutory modifications or re-enactment thereof for the time being in force, and in accordance with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 8, 2021, 3/2022 dated May 5, 2022, 11/2022 dated December 28, 2022 and 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs (collectively "MCA Circulars"), the Company is seeking approval of the Members through postal ballot process by voting through electronic means only ("remote e-voting") on the Special Resolution as set out in the Notice of Postal Ballot ("Notice") dated December 4, 2023 relating to the appointment of Mr. Mrugank Paranjape (DIN: 02162026) as the Non-Executive, Independent Director of the Company.

In compliance with the MCA Circulars, the Company has, on Tuesday, December 12, 2023, completed the dispatch of electronic copies of the Notice along with the Explanatory Statement to those Members whose email addresses are registered with the Company/ Depository Participants and whose names appear in the Register of Members of the Company or Register of Beneficial Owners maintained by the Depositories as on Friday, December 8, 2023 ("Cut-off date").

The Notice is also made available on the websites of the Company (<https://investor.ofss.oracle.com>), BSE Limited (www.bseindia.com), National Stock Exchange of India Limited (www.nseindia.com), and National Securities Depository Limited ("NSDL") (<https://www.evoting.nsdl.com>).

The Company has engaged the services of the NSDL to provide remote e-voting facility. The remote e-voting period commences on Wednesday, December 13, 2023 at 9.00 a.m. IST and shall close on Thursday, January 11, 2024 at 5.00 p.m. IST. The remote e-voting facility will be disabled by NSDL thereafter.

Only those Members whose names are appearing in the Register of Members / List of Beneficial Owners as on the Cut-off date shall be eligible to cast their votes through postal ballot by remote e-voting.

The Company has appointed Mr. Prashant Diwan, Practicing Company Secretary (Membership no. FCS 1403 and CP no. 1979), as the Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.

Shareholders who wish to register their email address may follow the below procedure:

Dematerialized Holding	Register / update the details in your demat account following the process advised by your Depository Participant.
Physical Holding	Register / update the details in prescribed Form ISR-1 and other relevant forms with Registrars and Transfer Agents (RTA) of the Company, KFIN Technologies Limited at inward.ris@kfinetech.com . Shareholders may download the prescribed forms from the RTA's website at https://ris.kfinetech.com/

The process and manner for remote e-voting and other relevant details are given in the Notes forming part of the Notice.

In case of any queries on remote e-voting, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on: 022 - 4886 7000 and 022 - 2499 7000 or send a request at evoting@nsdl.co.in.

For Oracle Financial Services Software Limited
Sd/-
Onkarnath Banerjee
Company Secretary & Compliance Officer

Place: Mumbai
Date : December 13, 2023

