

Date: 13th April, 2026

<p>To, The Listing Department BSE Limited Department of Corporate Services Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001</p> <p><u>Scrip Code- 532771</u></p>	<p>To, The Listing Department National Stock Exchange of India Limited Exchange Plaza, C-1, Block G Bandra Kurla Complex Mumbai – 400 051</p> <p><u>Symbol- JHS</u></p>
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Subject: Newspaper publication - In support of Investor Education and Protection Fund (IEPF) Authority second 100 Days Campaign – “Saksham Niveshak”

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 according to circular issued by the Investor Education and Protection Fund ('IEPF') Authority under Ministry of Corporate Affairs ('MCA') dated March 27, 2026, the Company has published a newspaper publication in Business Standard (English) and Business Standard (Hindi) on April 13, 2026. Informing shareholders about the launch of second 100 Days Campaign by IEPF Authority, to facilitate payment of unpaid dividend and updation of KYC details, to avoid the transfer of shares and dividend to the IEPF Authority.

The above information is also available on the website of the Company at www.svendgaard.com

This is for your information and records.

Thanking You

Yours Faithfully,
For JHS Svendgaard Laboratories Limited

Komal Jha
Company Secretary & Compliance Officer

Encl: A/a

If nominees can sell shares, why not real estate?



TRUTH BE TOLD
HARSH ROONGTA

My friend Hemant submitted papers to transfer his late father's mutual fund units on a Monday. The units were credited on Wednesday. It took less than 48 hours. His brother, a non-resident Indian (NRI) and joint nominee, applied two months later. He got his units just as quickly. Hemant's father also owned a flat in a Mumbai housing society. The society transferred it to the brothers as nominees. But they were treated as provisional members. They could not deal with the flat without a court order. The process took close to a year. It cost more than ₹2 lakh.

The contrast between Hemant's two experiences is not accidental. The law is the same in both cases. A nominee holds any asset only on behalf of the legal heirs. But market realities change the outcome. In financial assets, a buyer cannot tell if the seller is a nominee or an owner. The nominee can sell or redeem at any time. This converts the asset into cash. If other heirs have a claim, they must chase that cash in court. This rarely happens. In property, a nominee cannot give a clear title. The buyer must verify ownership. This is why a court order becomes necessary.

The law offers multiple ways to convert provisional membership into ownership. Some depend on a will. Others depend on personal law when there is no will. Both routes involve going to court. This is slow and expensive. In many states, court fees are linked to the value of the property. There is a non-court option through a legal heirship certificate issued by the revenue authorities. It is cheap on paper. But it involves repeated visits, delays, and unofficial payments. Buyers and lenders often distrust it, reducing the sale value of the property. A family arrangement is another route. But it is not

clearly defined. Housing societies are reluctant to rely on it.

The Securities and Exchange Board of India (Sebi) and the Reserve Bank of India (RBI) have already shown that easy transmission is possible when the owner has recorded nominees. Transmission refers to the transfer of assets to nominees or legal heirs after the death of the holder. Where a valid nomination exists, only a few specific documents can be asked for. These include the death certificate, a simple transmission form, and the nominee's know your customer (KYC) proof. Extra requirements are not allowed. If there are multiple nominees, the applying nominee can receive their share immediately. The balance is held in escrow until the others apply. RBI has built further on this framework. It imposes penalties for delay. It also recognises successive nominations, so a backup nominee can step in if the original nominee predeceases the investor.

These reforms cover only part of the problem. State governments, which regulate real estate, have not moved in this direction. The solution is simple. If a person registers a nominee with the housing society or the sub-registrar, that nomination should have the same effect as a will for that property. The nominee should be able to deal with the property as a full owner. This is already the case for financial assets. If other legal heirs have a dispute, they can pursue it separately against the nominee. But a buyer who purchases from the nominee should be fully protected.

Truth be told, the system has pushed Hemant towards a dramatic decision. He has decided that when he dies, he will leave his heirs only the home he lives in. Every other asset will be in a form where his children can claim what is theirs without taking time off work or going to court. He does not want them to go through what he went through.

If financial regulators can make transmission of securities and bank deposits swift and certain, there is no why reason state governments cannot do the same for real estate. Until they do, more people will reach the same conclusion as Hemant and ask: Why leave behind an asset that becomes a burden rather than a bequest?

The writer heads Fee-Only Investment Advisors LLP, a Sebi-registered investment advisor; X: @harshroongta

IF FINANCIAL REGULATORS CAN MAKE TRANSMISSION OF SECURITIES AND BANK DEPOSITS SWIFT AND CERTAIN, THERE IS NO REASON WHY STATE GOVERNMENTS CANNOT DO THE SAME FOR REAL ESTATE

TIGHTER CREDIT CARD UNDERWRITING

Facing approval issues? Apply for FD-backed or add-on card

Consistent credit behaviour for six months can improve your score

HIMALI PATEL

Indian banks are likely to become more cautious in issuing credit cards, as the West Asia conflict and the fall in stock markets have made them more risk-averse, according to media reports. They are expected to further tighten their underwriting standards.

Why are norms being tightened

Experts say there has been a gradual tightening over the past year, driven by both regulatory intervention and rising risk sensitivity. "Following the Reserve Bank of India's (RBI) higher risk weights on unsecured lending in late 2023, lenders have shifted from aggressive customer acquisition to more calibrated sourcing. The focus has moved towards stronger borrower profiles, with closer scrutiny on income stability, leverage, and repayment behaviour," says Adhil Shetty, chief executive officer (CEO), BankBazaar. He adds that whenever unsecured credit expands rapidly, a phase of tightening typically follows.

Growing macroeconomic uncertainty could lead to further tightening of underwriting standards. "Lenders regard unsecured lending, particularly credit cards, as intrinsically susceptible to fluctuations in the economy. Banks prioritise asset quality over ambitious expansion in response to any signs of stress, such as possible revenue disruptions, rising living expenses, or unstable markets," says Shams Tabrej, co-founder & CEO, Ezeepay.

The impact

During such a phase, credit assessment becomes more disciplined. Banks may raise the minimum acceptable credit scores, especially for new-to-credit applicants. "First-time applicants may witness longer approval times or higher rejection rates and requests for more documentation," says Tabrej. Even after a card is approved, it may come with lower initial credit



Application rejected? Follow this plan

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|---|---|
| <p>Do's</p> <ul style="list-style-type: none"> ■ Pay every bill on time ■ Those with an existing card should keep credit utilisation below 30 per cent ■ Check eligibility in advance, apply where chances of approval are higher | <p>Don'ts</p> <ul style="list-style-type: none"> ■ Avoid too many card or loan applications within a short period ■ Do not shut down old credit accounts ■ Avoid even minor errors in documentation |
|---|---|

limits to reduce early-stage risk. "More first-time applicants may be offered secured cards or entry-level product options, instead of full-fledged unsecured cards," says Tabrej.

Segments that will be affected more

New-to-credit customers, workers in the gig economy or informal sector, self-employed individuals with variable income, and customers with weak or inconsistent credit records are likely to be most impacted.

Those with multiple recent credit enquiries may also see higher rejection rates. "Customers already carrying high credit utilisation levels, typically above 30-40 per cent, are likely to face tighter filters," says Shetty.

On the other hand, salaried individuals with steady incomes and customers with a clean repayment history are likely to be less impacted.

"Consumers with an existing relationship with the bank have much higher chances of card approval," says Santosh Agarwal, CEO, Paisabazaar.

What vulnerable applicants should do

New-to-credit customers should use digital payment platforms to create a transaction trail. "Maintaining a stable bank balance and regular income inflow can strengthen their profile," says Vijay Anand MV, head of strategy, Zolve.

"Starting with short-term, low-cost credit products, such as micro-loans or buy-now-pay-later (BNPL) products, and repaying them on time can help," says Tabrej.

Ensuring every payment is made on time is critical for new entrants. "Applying selectively to credit products and avoiding multiple applications in a short span can improve the odds of approval," says Anand MV. Shetty adds that each enquiry remains on the credit report for up to 12 months and can temporarily pull down the score. Financial and KYC (know your customer) records should be accurate and up-to-date.

Those with a weak credit history should pay off outstanding loans and avoid further delinquencies. They should also adopt the methods described above. Even three to six months of healthy credit habits can materially improve the odds.

Products that ease entry

A fixed deposit (FD)-backed card or a low-limit entry card can help build an early repayment track record. "A secured credit card could be an ideal entry point since it offers guaranteed approval due to collateral backing. By using it in a responsible manner, customers can build their credit score in a few months," says Agarwal. She informs that several FD-backed cards are available in the

market that have low FD requirements, making them accessible to a wider demography.

Add-on cards are ideal for young earners or family members who can rely on the primary cardholder's strong credit profile. Young salaried individuals may apply for cards from the bank with which they have their salary account. This is effective since the bank already has visibility on their income flows.

Watch out for red flags

During periods of tighter underwriting, secured cards, high-fee cards, or products with complicated reward structures tend to become more visible. "This is because such cards are easier to approve or are more profitable," says Rahul Sheth, vice president, BUSINESSNEXT. Customers must be watchful about being handed a poor-quality card.

"If the rewards are too complex, expire quickly, or come with multiple conditions, that's a red flag," says Sheth. He cautions that a high annual fee without clear or easily usable benefits is another red flag. Agarwal emphasises that customers should review how much value each point delivers, exclusions, and caps on earnings before choosing a card.

The writer is a Mumbai-based independent journalist

यूको बैंक UCO BANK
Head Office - II, 3 & 4, DD Block, Sector - 1, Salt Lake, Kolkata - 700064

NOTICE INVITING TENDER
UCO Bank invites tender for Supply, Implementation and Management of Security Solutions for Advanced Cyber Security Operations Centre through Gem portal. For more details, please visit <https://www.uco.bank.in> and <https://gem.gov.in>

Date: 13.04.2026

DCB BANK LIMITED
CIN: L99999MH1995PLC089008

DCB BANK
Registered and Corporate Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013.

Special Window for Transfer and Dematerialisation of Physical Shares of DCB Bank Limited ("the Bank")

The Securities and Exchange Board of India (SEBI), vide its Circular No. HO/38/13/11(2)/2026-MIRSD-POD/13/750/2026 dated January 30, 2026, pursuant to which a Special Window has been opened for a period of one year, from February 5, 2026 to February 4, 2027 to facilitate transfer and dematerialisation of physical securities which were sold/purchased prior to April 1, 2019. The said Special Window shall also be available for such transfer requests which were submitted before April 1, 2019 and were rejected/returned/not attended due to deficiency in the documents/process/otherwise.

Further, the securities so transferred shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/lien-marked/pledged during the said lock-in period.

Investors of the Bank are advised to take advantage of this opportunity by furnishing the necessary documents to the Bank's Registrar and Transfer Agent ("RTA") viz. MUFG Intime India Private Limited (Formerly Link Intime India Private Limited), at C-101, Embassy 247, L.B.S. Marg, Vikhroli West, Mumbai - 400083.

The RTA may be contacted at Tel. No.: 810 811 6767. Fax No.: 022-4918 6060. E-mail: investorhelpdesk@in.mpmf.mufg.com

Second 100 Days Campaign - "Saksham Niveshak" for KYC and related updations and shareholder arrangement to prevent/avoid Unpaid/Unclaimed Dividends to Investor Education and Protection Fund (IEPF)

Dear Shareholder(s), As you may aware, Investor Education & Protection Fund (IEPF) Authority had previously undertaken a first campaign, from July 28, 2025 to November 6, 2025, to facilitate shareholders for claiming their unpaid/unclaimed dividends (if any), as well as updation of their KYC and related details.

IEPF Authority vide its email dated March 27, 2026, has relaunched the above-mentioned initiative from April 1, 2026 with an expanded scope, aimed at further facilitating the direct payment of unclaimed or unpaid dividends to the rightful Shareholders, and at strengthening Shareholder engagement.

The Second 100 Days Campaign- "Saksham Niveshak" has been initiated focusing on Shareholders whose dividends remain unpaid/unclaimed, with an emphasis on KYC updation (PAN, Nomination, address, contact details, bank account, and specimen signature, etc.) and related compliance measures and thereby preventing the transfer of their unpaid/unclaimed dividends and shares to IEPF Authority.

The Second 100 Days Campaign is active from April 1, 2026 to July 9, 2026, to those Shareholders of the DCB Bank Limited ("the Bank") who has not claimed/encashed their dividends so far from FY 2018-2019 to FY 2024-2025.

Since dividends on shares are payable only through electronic mode, the amount will be credited to the shareholder's bank account only after the required information/documents are updated. The Bank is endeavour to encourage that all Shareholders shall receive their rightful entitlements and to claim the unpaid/unclaimed dividend amount within the time as mentioned above in the intimation.

FOR SHAREHOLDERS HOLDING SHARES IN ELECTRONIC FORM:

Shareholders holding shares in dematerialised form are requested to contact their respective DP to update their KYC details and contact the Bank's RTA to claim unpaid/unclaimed dividend:

1. A duly signed request letter along with the latest updated Client Master List (CML) report of demat account, duly authenticated by Depository Participant (DP).
2. Unsigned original cancelled Cheque of the bank account linked to demat account.

FOR SHAREHOLDERS HOLDING SHARES IN PHYSICAL FORM:

All the physical shareholders are requested to download the KYC updation forms from the websites of the Bank/RTA at <https://web.in.mpmf.mufg.com> → Resources → Downloads → KYC → Forms for KYC and submit the duly filled and signed Form ISR-1 along with KYC documents to RTA at:

MUFG Intime India Private Limited (formerly Link Intime India Private Limited) C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai - 400083, Maharashtra, India, Phone: +91 810 811 6767, Fax: +91 22 4918 6060 Website: <https://in.mpmf.mufg.com>; Email: investorhelpdesk@in.mpmf.mufg.com

Important Advisory
Please note that as per applicable provisions, if dividend amount(s) remain unpaid/unclaimed for a period of seven consecutive years, the dividend amounts along with underlying shares (if any) are liable to be transferred to the IEPF Authority.

We urge all shareholders to take prompt action during this campaign period to safeguard their entitlements and ensure compliance with statutory requirements. All enquiries and claims regarding Unpaid/Unclaimed Dividend amount(s) are processed and routed through our RTA.

For any clarification, you can write at investor.helpdesk@in.mpmf.mufg.com or investor.grievance@dcbbank.com

For DCB Bank Limited Sd/- Rubi Chaturvedi Company Secretary Membership No.: ACS 21562

SBI
Corporate Centre, 9th floor, State Bank Bhavan, Nariman Point, Mumbai - 400051

SELECTION OF CONTRACTOR
State Bank of India (SBI) invites Tenders from reputed and experienced Contractor for participating in Tender for selection of Contractor for the Proposed Interior Furnishing of Banks Office Premises at Vashi, Navi Mumbai.

For further details and downloading the tender document, please visit SBI website @ <https://sbi.co.in/web/sbi-in-the-news/procurement-news> from 10.04.2026 to 30.04.2026. The last date for submission of offers at this office will be on or before 3.30 pm on 30.04.2026. Further Notice/Clarification in this regard will be posted only on the Banks above mentioned website.

DEPUTY GENERAL MANAGER (PREMISES)

कार्यालय नगर पालिक निगम, रायगढ़ (स.ग.)

क्रमांक 146/न.पा.नि./2026 रायगढ़ दिनांक 10.04.26

॥ ई-प्रोक्वोरमेंट निविदा आमंत्रण सूचना ॥

नगर पालिक निगम, रायगढ़ द्वारा निम्नलिखित कार्य हेतु ऑनलाईन (Online) निविदा आमंत्रित की जाती है -

क्र.	सि.नि.क्र.	कार्य का विवरण	अनु. लागत राशि रु. (लाख में)	निविदा डारनलोड करने की अंतिम तिथि
1	2	3	4	5
1	188759	EXTENSION OF PIPELINE FROM DHIMRAPUR CHOWK TO KOTRA ROAD (R.O.B. (3rd Call)	470.41	24.04.2026

उपरोक्त निर्माण कार्य की निविदा की सामान्य शर्तें, धरोहर राशि, विस्तृत निविदा विज्ञापन, निविदा दस्तावेज व अन्य जानकारी ई-प्रोक्वोरमेंट वेब पोर्टल <https://eproc.gstate.gov.in> से डाउनलोड की जा सकती है।

कार्यालय न.पा.नि., रायगढ़

KRYPTON INDUSTRIES LIMITED
CIN: L25199WB1990PLC048791

Redg. Office: Banganagar, Diamond Harbour Road, Falta, Fatehpur (South 24 Parganas), West Bengal - 743513, INDIA Head Office: 410, Vardaan Building, 25A, Camac Street, Kolkata-700 016 E-mail: krypton@kryptongroup.com; Website: www.kryptongroup.com

Pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-POD/CIR/2025/97 dated 02nd July, 2025, all shareholders are hereby informed that a Special Window was initially opened for a period of six (6) months from 07th July, 2025 to 06th January, 2026 to facilitate re-lodgement of transfer requests of physical shares. Further, it is noted that prior notice in this regard was given on 5th August, 2025. In continuation thereof, a fresh Special Window has now been opened for an additional period of six (6) months, commencing from 07th January, 2026 and remaining open until 06th June, 2026, to enable shareholders to re-lodge their transfer requests within the extended timeline.

This facility is available for Transfer deeds lodged prior to 01st April, 2019 and in which were rejected, returned or not attended due to deficiencies in documents/process/otherwise.

Investors who have missed the earlier deadline of 31st March, 2021 are encouraged to take advantage of this opportunity by furnishing the necessary documents to the Company's Registrar and transfer agent (RTA) i.e., Maheshwari Datamatics (P) Limited at 23, R.N Mukherjee Road, Lal Bazar, Kolkata 700001, E-mail- mdpldc@yahoo.com.

All shares re-lodged during the aforesaid period will be processed on merits through the transfer-cum demat mode i.e., they will be issued only in dematerialised form after transfer. The lodger must have a demat account number and provide his/her Client Master List, along with the transfer documents and share Certificates, while lodging the documents for transfer with RTA Transfer request submitted after 06th June, 2026 will not be accepted by the Company/RTA.

For Krypton Industries Limited Sd/- Priya Agarwal Company Secretary & Compliance Officer

Place: Kolkata Dated: 13.04.2026

JHS Svendgaard Retail Ventures Limited
CIN: L52100HR2007PLC093324 Regd. Office: 5th Floor, Plot No 107, Sector-44 Institutional Area, Gurugram, Haryana-122001 Ph. No.: 011-26900411 and Fax No. 011-26900434 Website: www.jhsretail.com • email: cs@jhsretail.com

NOTICE TO SHAREHOLDERS FOR 100 DAYS CAMPAIGN- "SAKSHAM NIVESHAK"
Investor Education and Protection Fund Authority (IEPFA) has re-launched the Second Phase of Campaign "Saksham Niveshak" for further 100 days, from 1st April 2026 to 9th July 2026, pursuant to MCA communication dated 27th March 2026. This initiative aims to create awareness amongst investors and facilitate issues relating to unpaid/unclaimed Dividend or have not updated their KYC & nomination details. Shareholders who have faced any issues related to unclaimed dividends and shares may write to the Company Registrar and Transfer Agent ("RTA") i.e. Alankit Assignments Ltd, at 4E/2 Jhandewalan Extension, New Delhi-110055, rtat@alankit.com and further e-mail to the company at: cs@jhsretail.com

Date : 11.04.2026 Place : New Delhi

For JHS Svendgaard Retail Ventures Limited Sd/- Kuldeep Jangir Company Secretary

JHS Svendgaard Laboratories Limited
Corporate Identity Number: L74110HP2004PLC027558 Regd. Office: Trilokpur Road, Khari Kala-Amb, Tehsil - Nahana, Distt: Sirmour, Himachal Pradesh-173030 Ph. No.: 011-40539487 • Fax No. 011-26900434 Website: www.svendgaard.com • email: cs@svendgaard.com

NOTICE TO SHAREHOLDERS FOR 100 DAYS CAMPAIGN- "SAKSHAM NIVESHAK"
Investor Education and Protection Fund Authority (IEPFA) has re-launched the Notice is hereby given to the Shareholders of the Company in continuation of the earlier 100-days initiative, the Company announces the Second Phase of Campaign "Saksham Niveshak" for further 100 days, from 1st April 2026 to 9th July 2026, pursuant to MCA communication dated 27th March 2026. This initiative aims to create awareness amongst investors and facilitate issues relating to unpaid/unclaimed Dividend or have not updated their KYC & nomination details. Shareholders who have or faced any issues related to unclaimed dividends and shares may write to the Company Registrar and Transfer Agent ("RTA") i.e. Beetal Financial & Computer Services (P) Limited at their address : 3rd Floor, Beetal House, 99, Behind Local Shopping Centre, Madangiri Village, New Delhi - 110062 or at e-mail id beetalrtat@gmail.com and further e-mail to the company at: cs@svendgaard.com.

Date: 11/04/2026 Place: New Delhi

For JHS Svendgaard Laboratories Limited Sd/- Komal Jha Company Secretary

Aditya Birla Sun Life AMC Ltd.

ADITYA BIRLA CAPITAL

ASSET MANAGEMENT

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; CIN: L65991MH1994PLC080811 Telephone No: +91 22 4356 8008; Website: <https://mutualfund.adityabirlacapital.com> Email id: abslamc@adityabirlacapital.com

NOTICE TO SHAREHOLDERS
Second 100 days Campaign - "Saksham Niveshak" for Dividend Claims & KYC Updates

The Investor Education and Protection Fund Authority (IEPF) has relaunched the Second 100-Days' Campaign - "Saksham Niveshak" effective from 1st April, 2026 to 9th July, 2026, which aims to create awareness amongst the shareholders and facilitate issues relating to unpaid/unclaimed dividends, updation of KYC & nomination details.

In line with this initiative, the Shareholders of the Company who have unclaimed dividends are requested to claim the same by updating their KYC details and bank mandates with their respective Depository Participants and write to KFin Technologies Limited, the Registrar and Transfer Agent (RTA) of the Company at their address Selenium Tower B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500 032, or at Email id - einward.ris@kfinetech.com or call on their Toll-Free Number: 1800 309 4001, for any issues/queries related to unpaid/unclaimed dividend.

This campaign has been relaunched to reach out to shareholders to update their KYC, bank, nominee, and contact details, and claim unclaimed dividends in order to prevent their shares and unclaimed dividend amounts being transferred to the IEPF.

For Aditya Birla Sun Life AMC Limited Sd/- Prateek Savla Company Secretary

Date : April 13, 2026 Place : Mumbai

