

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokers' views have diverged on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemicals, synthetic fabric in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srivinas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹50,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

Pre-purchase checks

- Long-term claim settlement ratio
- Claim value paid, not just number of claims settled
- Premiums across insurers, especially those with comparable claims records
- Complaint ratio and solvency ratio
- Free health check-ups and wellness benefits
- Additional underwriting requirements, if any, after status changes to NRI
- Possible premium loading or policy-term changes after relocation abroad

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures
Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.
2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.
3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.
4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.
5. **Risk:** EPF is designed to provide

a stable retirement corpus. Equities can deliver higher long-term growth but carry market risk.
6. **Purpose:** EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue. The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practicing Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdsindia.com and/or vyurva@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com & www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasodha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Supertech, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Postoffice Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 A.M. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on **Monday, August 24, 2026** through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s) / Company. A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / D/O ID and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or can email at evoting@ndia.com or call on 022-4886 7000.

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Directors

Date: August 24, 2026
Place: Thane
Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PL073281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pppap.in, E-mail ID: investorservice@pppap.com

NOTICE

Notice is hereby given that the 31st Annual General Meeting ("AGM") of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of Circular no. 14/2020 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforementioned circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pppap.in and on the website of MUFG Intime India Private Limited ("MUFGI/RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:
1. Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 12th September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.

2. Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, shall be eligible to attend AGM and cast their vote through VC/OAVM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.

3. The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.

4. Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company/RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.

5. Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.

6. Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.

7. Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Address (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CPDR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFGI Intime India Private Limited at investorhelpdesk@mnps.mnps.com or call on +91-11-49411000.

8. For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikrol (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mnps.mnps.com.

9. The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15-paise per share on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/formsandsubmissions/Form-12-14.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFGI Intime India Private Limited
Noble Heights, 3rd Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investorhelpdesk@mnps.mnps.com

PPAP Automotive Limited
54, Okhla Industrial Estate,
Phase III, New Delhi - 110028
E-mail ID: investorservice@pppap.com

For PPAP Automotive Limited

Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

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Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

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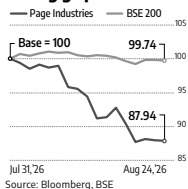
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Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srinivas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹50,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

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desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

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Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

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The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

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The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employment, and are made regularly through payroll. Equity investments are voluntary.

2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with market conditions and are not guaranteed.

4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. **Risk:** EPF is designed to provide a stable retirement corpus. Equities can deliver higher long-term growth but carry market risk.

6. **Purpose:** EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

Read full report here: mybs.in/2g8Ymxd

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the remote e-voting or prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practising Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdsindia.com and/or vyurva@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com & www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan

Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Supertech, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Post Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 a.m. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent to all the Members through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s) / Company. A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DPO and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or can email at evoting@cdsindia.com or call on 022-4886 7000.

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Director of Directors

Date: August 24, 2026
Place: Thane
Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PL073281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.ppapco.in, E-mail ID: investorservice@ppapco.com

NOTICE

Notice is hereby given that the 31st Annual General Meeting ("AGM") of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of Circular no. 14/2020 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforesaid circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.ppapco.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, shall be eligible to attend AGM through VC/OAVM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date only shall be entitled to avail the facility of remote e-voting/voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company/RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting/e-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CPDR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investorhelpdesk@mnps.mnps.com or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Marja, Vikrol (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a 15-paise dividend on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/formsandsubmissions/Form-121-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 1st Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investorhelpdesk@mnps.mnps.com

For PPAP Automotive Limited

Pankhuri Agarwal

Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

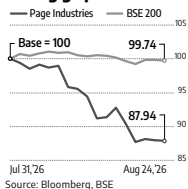
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokerages have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of period-end prices. The brokerage in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

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Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹5,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

Pre-purchase checks

- Long-term claim settlement ratio
- Claim value paid, not just number of claims settled
- Premiums across insurers, especially those with comparable claims records
- Complaint ratio and solvency ratio
- Free health check-ups and wellness benefits
- Additional underwriting requirements, if any, after status changes to NRI
- Possible premium loading or policy-term changes after relocation abroad

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

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Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

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2. Employer contribution: EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. Stability: EPF interest is declared for each financial year. Equity returns fluctuate with

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4. Tax and social security: EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. Risk: EPF is designed to provide

a stable retirement corpus.

Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligations & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the remote e-voting or prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practicing Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdsindia.com and/or vjyrra@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Supertech, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Postmort Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 a.m. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent to all the Members through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s) / Company. A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / D/O ID and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or call at evoting@ndia.com or call on 022-4886 7000.

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Director of Directors

Date: August 24, 2026

Place: Thane

Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PL073281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pppap.co.in, E-mail ID: investorservice@pppap.co.in

NOTICE

Notice is hereby given that the 31st Annual General Meeting ("AGM") of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 3/2024 dated 18th September, 2024, read with the provisions of Circular no. 14/2020 dated 22nd September, 2020 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforesaid circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pppap.co.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, shall be eligible to attend AGM and cast their vote through VC/OAVM and also their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC / OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Address (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CPDR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investorhelpdesk@mnps.mnps.com or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikroli (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a 15-paise dividend on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations / documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/forms/declaration/submit-Of-Form-12-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 3rd Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investorhelpdesk@mnps.mnps.com

PPAP Automotive Limited
54, Okhla Industrial Estate,
Phase III, New Delhi - 110028
E-mail ID: investorservice@pppap.co.in

For PPAP Automotive Limited

Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

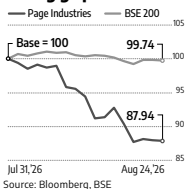
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokers have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemicals, synthetic fabric in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srinivas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹50,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

Pre-purchase checks

- Long-term claim settlement ratio
- Claim value paid, not just number of claims settled
- Premiums across insurers, especially those with comparable claims records
- Complaint ratio and solvency ratio
- Free health check-ups and wellness benefits
- Additional underwriting requirements, if any, after status changes to NRI
- Possible premium loading or policy-term changes after relocation abroad

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. Regular contributions: EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.

2. Employer contribution: EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. Stability: EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.

4. Tax and social security: EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. Risk: EPF is designed to provide

a stable retirement corpus. Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practising Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or vyurva@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com & www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan

Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Supertech, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Postpaid Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-4957200
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 A.M. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on **Monday, August 24, 2026** through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s). Company A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DIP ID and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or can email at evoting@cdslindia.com or call on 022-4886 7000.

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Directors

Date: August 24, 2026

Place: Thane

Shefali Mehta

Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLC73281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pppap.in, E-mail ID: investorservice@pppap.com

NOTICE

Notice is hereby given that the 31st Annual General Meeting ("AGM") of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of circulars no. 14/2020 dated 22nd September, 2020 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforementioned circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pppap.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, shall be eligible to attend AGM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting/voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting/e-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Address (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CIR/2024/2437 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investorhelpdesk@mnps.mnps.com or on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Marja, Vikrol (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a 15-paise dividend on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/formsandsubmissions/Form-121-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
54, Okhla Industrial Estate,
Phase III, New Delhi - 110028
E-mail ID: investorservice@pppap.com

For PPAP Automotive Limited

Pankhuri Agarwal

Company Secretary & Compliance Officer

Place: New Delhi
Date : 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

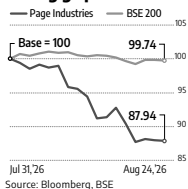
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokerages have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemicals. The brokerage in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srinivas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium is ₹5,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

Pre-purchase checks

- Long-term claim settlement ratio
- Claim value paid, not just number of claims settled
- Premiums across insurers, especially those with comparable claims records
- Complaint ratio and solvency ratio
- Free health check-ups and wellness benefits
- Additional underwriting requirements, if any, after status changes to NRI
- Possible premium loading or policy-term changes after relocation abroad

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.

2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.

4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. **Risk:** EPF is designed to provide

a stable retirement corpus. Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the AGM or who may also attend the AGM shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practising Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdsindia.com and/or nyurva@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com) and www.nseindia.com and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Suprema, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Post Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Tuesday, 15th September, 2026** at 11:00 a.m. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent to all the members whose e-mail addresses are registered with the RTA / Depository / Depository Participant(s) / Company. A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DIP ID and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Tuesday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as on the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or call at [1800 10 20990](tel:18001020990) or call on [022-4886 7000](tel:02248867000).

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Directors

Date: August 24, 2026

Place: Thane

Shefali Mehta

Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLC073281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pppap.in, E-mail ID: investorservice@pppap.com

NOTICE

Notice is hereby given that the 31st Annual General Meeting ("AGM") of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of circulars no. 14/2020 dated 22nd September, 2020 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforementioned circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pppap.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, shall be eligible to attend AGM and cast their vote through VC/OAVM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Address (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CPDR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investorhelpdesk@mnps.mnps.com or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikrol (West) Mumbai 400083, contact no. 022-49186000 and email info@mnps.mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15 paise per share on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/formsandsubmissions/Form-121-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 5th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investorhelpdesk@mnps.mnps.com

For PPAP Automotive Limited
Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

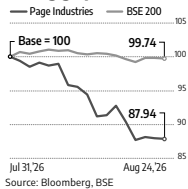
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokerages have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemical-based synthetic fabrics in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srinivas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium is ₹5,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider pays a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures
Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made sole nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. Regular contributions: EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.

2. Employer contribution: EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. Stability: EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.

4. Tax and social security: EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. Risk: EPF is designed to provide

a stable retirement corpus.

Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on (Tuesday) 15th September, 2026 at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Entry Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practising Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or vyurva@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Suprema, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Post Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Tuesday, 15, 2026 at 11:00 A.M.** IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on **Monday, August 24, 2026** through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s). Company A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DIP ID and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Tuesday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or can email at evoting@ndia.com or call on: 022-4886 7000.

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Board of Directors

Date: August 24, 2026
Place: Thane
Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLC73281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pppap.co.in, E-mail ID: investorservice@pppap.co.in

PPAP

AUTOMOTIVE PARTS



NOTICE

Notice is hereby given that the 31st Annual General Meeting (AGM) of the members of PPAP Automotive Limited ("Company") will be held on Friday, 18th September, 2026 at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of circular no. 14/2020 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforesaid circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pppap.co.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from Saturday, 22nd September, 2026 to Friday, 18th September, 2026 (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, will be eligible to attend the AGM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting/voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting/e-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CIR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investorhelpdesk@mnps.mnps.com or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maria, Vikhroli (West) Mumbai 400033, contact no. 022-49186000 and email enotices@mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15-paise per share on the face value of Rs. 10/- per share, as approved by the members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/formsandsubmissions/Form-12-14.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 5th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investorhelpdesk@mnps.mnps.com

For PPAP Automotive Limited
Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

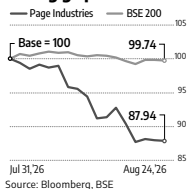
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokers have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemicals, synthetic fabrics in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srivinas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹50,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. Regular contributions: EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.

2. Employer contribution: EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. Stability: EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.

4. Tax and social security: EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. Risk: EPF is designed to provide

a stable retirement corpus. Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the remote e-voting or prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practising Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or vyurva@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com) and www.nseindia.com and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Supertech, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Postmort Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22 49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 a.m. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on Monday, August 24, 2026 through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s) / Company. A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DPO and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or call at [1800 10 20990](tel:18001020990) or call on [1800 22 4430](tel:1800224430).

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Director of Directors

Date: August 24, 2026

Place: Thane

Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLC073281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.ppap.co.in, E-mail ID: investor@ppap.co.in

NOTICE

Notice is hereby given that the 31st Annual General Meeting ("AGM") of the members of PPAP Automotive Limited ("Company") will be held on Friday, 18th September, 2026 at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of circular no. 14/2020 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforesaid circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.ppap.co.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from Saturday, 22nd September, 2026 to Friday, 18th September, 2026 (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, will be eligible to attend AGM through VC/OAVM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CIR/2024/2437 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investor@ppap.co.in or call on +91-11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Marja, Vikhroli (West) Mumbai 400033, contact no. 022-49186000 and email info@ppap.co.in.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a 15-paise dividend on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/forms/gst/submit/submit-Of-Form-12-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 5th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investor@ppap.co.in

For PPAP Automotive Limited
Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

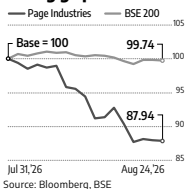
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokerages have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemicals, synthetic fabrics in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to ₹2 crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srivinas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹50,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider pays a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made sole nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.

2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.

4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. **Risk:** EPF is designed to provide

a stable retirement corpus. Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges (i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com) and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Entry Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practising Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or vyurva@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benadri Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Suprema, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Post Office, Wagle Estate, Thane West-400604, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 a.m. IST through Video Conferencing (VC) / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on Monday, August 24, 2026 through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s). Company A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DPO and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or call at [1800 10 20990](tel:18001020990) or call on [022-4886 7000](tel:02248867000).

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Board of Directors

Date: August 24, 2026
Place: Thane
Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLG73281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.ppapco.in, E-mail ID: investorservice@ppapco.com

NOTICE

Notice is hereby given that the 31st Annual General Meeting (AGM) of the members of PPAP Automotive Limited ("Company") will be held on Friday, 18th September, 2026 at 11:30 a.m. (IST) through Video Conferencing (VC)/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of Circular no. 14/2020 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforesaid circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.ppapco.in and on the website of MUFG Intime India Private Limited ("MUFGI/RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mfmg.milf.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from Saturday, 22nd September, 2026 to Friday, 18th September, 2026 (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, will be eligible to attend AGM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting/voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company/RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting/e-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Address (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CIR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investorhelpdesk@mfmg.milf.com or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikroli (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mfmg.milf.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15-paise per share on the face value of Rs. 10/- per share, as per the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mfmg.milf.com/formsandsubmissions/Form-121-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 5th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investorhelpdesk@mfmg.milf.com

For PPAP Automotive Limited
Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

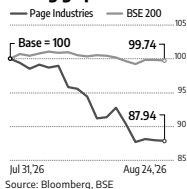
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokers' views have diverged on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of period-end prices. The brokerage in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2. ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar.

"Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srivinas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium is ₹5,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.

2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.

4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. **Risk:** EPF is designed to provide

a stable retirement corpus.

Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges (i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com) and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015 and Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015 (Listing Regulations), the Company is pleased to provide the facility of remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the AGM or who may also attend the AGM shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practicing Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries / grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or yuvraj@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate updating of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company / your Depository Participant(s) to receive timely communication.
- The voting results shall be placed / available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com & www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2012PLC223089
Registered Office: Lodha Supertech, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Post Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 A.M. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent to the Members on **Monday, August 24, 2026** through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s) / Company. A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DPO and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or call at evoting@nsdl.com or call on 022-4886 7000.

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Directors

Date: August 24, 2026

Place: Thane

Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLC073281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pppap.co.in, E-mail ID: investorservice@pppap.co.in

NOTICE

Notice is hereby given that the 31st Annual General Meeting (AGM) of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 3/2024 dated 18th September, 2024, read with the provisions of Circular no. 14/2020 dated 22nd September, 2020 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforementioned circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pppap.co.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, will be eligible to attend AGM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date only shall be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC / OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Address (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CPDR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investorhelpdesk@mnps.mnps.com or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikroli (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15-paise per share on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations / documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/formsandsubmissions/Form-12/141.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 5th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investorhelpdesk@mnps.mnps.com

PPAP Automotive Limited
54, Okhla Industrial Estate,
Phase III, New Delhi - 110028
E-mail ID: investorservice@pppap.co.in

For PPAP Automotive Limited
Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

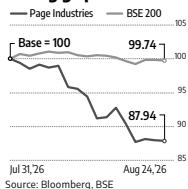
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokerages have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



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Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of period-end prices. The brokerage in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

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Why term cover is a must for those with edu loans

KARTHIK JEROME

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Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

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term insurance by using their parents' income as proof of financial capacity," says Srinivas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹50,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.

2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.

4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. **Risk:** EPF is designed to provide

a stable retirement corpus.

Equities can deliver higher long-term growth but carry market risk.

6. **Purpose:** EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the AGM or who may also attend the AGM shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practicing Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or myra@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's Report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com) and www.nseindia.com and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Suprema, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Post Office, Wagle Estate, Thane West-400604, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 A.M. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on **Monday, August 24, 2026** through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s). Company A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DIP ID and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or call at [1800 10 20990](tel:18001020990) or call on [1800 22 44 30](tel:1800224430).

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Directors

Date: August 24, 2026
Place: Thane
Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLG73281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pppap.co.in, E-mail ID: investorservice@pppap.co.in

NOTICE

Notice is hereby given that the 31st Annual General Meeting ("AGM") of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of circular no. 14/2020 dated 22nd September, 2020 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforesaid circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pppap.co.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, will be eligible to attend AGM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date only shall be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC / OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CPDR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investorhelpdesk@mnps.mnps.com or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikrol (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15-paise per share on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/formsandsubmissions/Form-12/141.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 5th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investorhelpdesk@mnps.mnps.com

PPAP Automotive Limited
54, Okhla Industrial Estate,
Phase III, New Delhi - 110028
E-mail ID: investorservice@pppap.co.in

For PPAP Automotive Limited
Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

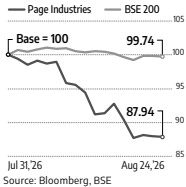
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokerages have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemicals, synthetic fabrics in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srivinas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

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Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium is ₹5,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

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desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

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EPF vs equities: 6 things to know before choosing your retirement mix

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ment, and are made regularly through payroll. Equity investments are voluntary.

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4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

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Equities can deliver higher long-term returns, but carry market risk.

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The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC)/ Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practising Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or nyuvaa@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2012PLC223089
Registered Office: Lodha Supertech, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Postmort Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-4957200
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Tuesday, 15th September, 2026** at 11:00 A.M. IST through Video Conferencing (VC)/ Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on **Monday, August 24, 2026** through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s). Company A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / D/O and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Tuesday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or on email at evoting@ndia.com or call on 022-4886 7000.

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Board of Directors

Date: August 24, 2026
Place: Thane
Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLC73281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pgapco.in, Email ID: investor@pgapco.com

NOTICE

Notice is hereby given that the 31st Annual General Meeting (AGM) of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing (VC)/ Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of Circular no. 14/2020 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforesaid circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pgapco.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, shall be eligible to attend AGM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further, members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CIR/2024/27 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investor@pgapco.in or on call +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikrol (West) Mumbai 400083, contact no. 022-49186000 and email info@pgapco.in or info@pgapco.in.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15-paise per share on the face value of Rs. 10/- per share, as per the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.mnps.com/formse/submit/submit-Of-Form-12-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 5th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investor@pgapco.in

PPAP Automotive Limited
54, Okhla Industrial Estate,
Phase III, New Delhi - 110028
E-mail ID: investor@pgapco.in

For PPAP Automotive Limited

Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

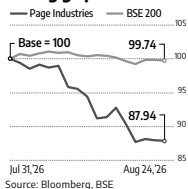
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokers' views have diverged on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Price is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemicals. The brokerage in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srivinas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹50,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity invest-

ments are voluntary.

2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and

are not guaranteed.

4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can

get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. **Risk:** EPF is designed to provide

a stable retirement corpus.

Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practising Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or vyurva@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited

Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223089
Registered Office: Lodha Suprema, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Post Office, Wagle Estate, Thane West-400604, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: cses@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 A.M. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent to all the Members through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s) / Company. A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cses@rajshreepolypack.com mentioning his / her / its full name / DPO and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cses@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or call on [022-48867000](tel:022-48867000).

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Directors

Date: August 24, 2026
Place: Thane
Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLC73281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.pppap.co.in, E-mail ID: investor@pppap.co.in

NOTICE

Notice is hereby given that the 31st Annual General Meeting (AGM) of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of Circular no. 14/2020 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforementioned circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.pppap.co.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, shall be eligible to attend AGM and cast their vote through VC/OAVM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date only shall be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company/RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CIR/2024/2437 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investor@pppap.co.in or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikrol (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mnps.mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15-paise per share on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/forms/declaration/submit-Of-Form-12-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 7th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investor@pppap.co.in

For PPAP Automotive Limited

Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 percent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

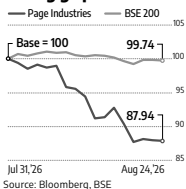
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokerages have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 percent year-on-year (Y-o-Y) in Q1, compared with 14 percent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 percent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 percent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well-positioned to transition towards a mid-term growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devanshu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 percent on account of higher cotton costs and the increased cost of petrochemicals, synthetic fabric in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 percent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joyntiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational leverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not baste in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take different loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to 2x crore," says Vaibhav Kumar, head—products, e-commerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar. "Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srinivas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. It should also leave the loved ones

with a financial cushion for lifestyle and long-term needs," says Saravesh Kumar Mishra, chief third-party distribution officer, General Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 50 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium of ₹50,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider is a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.

2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.

3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.

4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.

5. **Risk:** EPF is designed to provide

a stable retirement corpus.

Equities can deliver higher long-term growth but carry market risk.

Purpose: EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.

The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC082005
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting (AGM) of Robust Hotels Limited (the Company) is scheduled to be held on **Thursday, 15th September, 2026** at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notices of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the SEBI (Listing Obligations & Disclosure Requirements), 2015 and Secretariat Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting / e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practicing Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdsindia.com and/or yuvraj@integratedindia.in
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate update of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited
Sd/-
Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011MC223089
Registered Office: Lodha Supertech, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Post Office, Wagle Estate, Thane West-400064, India.
Tel: +91-22-49572800
Web: www.rajshreepolypack.com Email ID: info@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Thursday, 25th September, 2026** at 11:00 a.m. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on **Monday, August 24, 2026** through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participant(s) / Company. A letter providing the website, including the exact path, where Annual Report and the Notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participant(s) / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotingindia.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an email to cs@rajshreepolypack.com mentioning his / her / its full name / DIP ID and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("e-voting"), members may cast their votes remotely ("Remote e-voting") at the date mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Thursday, September, 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL, by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request to cs@rajshreepolypack.com. However, he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.evotingindia.com or call at [1800 10 20990](tel:18001020990) or call on [022-4886 7000](tel:02248867000).

The Members are requested to carefully read the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Directors

Date: August 24, 2026
Place: Thane
Sd/-
Shefali Mehta
Company Secretary & Compliance Officer

PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PL073281
Registered Office: 54, Okhla Industrial Estate,
Phase III, New Delhi-110028 Tel: +91-11- 65260001
Website: www.ppapco.in, E-mail ID: investor@ppapco.com

PPAP

AUTOMOTIVE PARTS



NOTICE

Notice is hereby given that the 31st Annual General Meeting (AGM) of the members of PPAP Automotive Limited ("Company") will be held on **Friday, 18th September, 2026** at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 30204 dated 18th September, 2024, read with the provisions of circular no. 14/2020 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110028.

In compliance with the aforementioned circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participant ("DP") on Monday, 24th August, 2026. The notice of 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.ppapco.in and on the website of MUFG Intime India Private Limited ("MUFG RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mnps.mnps.com/> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 4 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from **Saturday, 22nd September, 2026** to **Friday, 18th September, 2026** (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026, will be eligible to attend AGM through VC/OAVM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date only shall be entitled to avail the facility of remote e-voting-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (6:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login ID and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC/ OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MISDPD-IP/CIR/2024/247 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at investor@ppapco.com or call on +91-11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 24th Park, L-6 S. Maro, Vikroli (West) Mumbai 400083, contact no. 022-49186000 and email enotices@mnps.mnps.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a dividend of 15-paise per share on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of specific declarations/ documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, members are requested to upload the documents at <https://www.in.mnps.mnps.com/forms/declarationof-submission-of-Form-12-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 5th Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: investor@ppapco.com

For PPAP Automotive Limited
Sd/-
Pankhuri Agarwal
Company Secretary & Compliance Officer

Place: New Delhi
Date: 24 August, 2026

Page Industries: Time to stretch volume fit

Rich valuations and margin pressure put onus on volume growth

RAM PRASAD SAHU
Mumbai, 24 August

The stock of Page Industries, the Indian licensee for Jockey and Speedo, has slipped more than 19 per cent to ₹35,475 from its recent highs in July. Concerns over continued margin compression, a weak first quarter (April-June/Q1) of 2026-27 (FY27), and premium valuations have weighed on the stock and its near-term outlook.

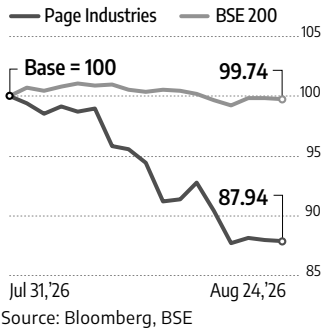
Though Q1 growth was below expectations, the management has stuck to its guidance of double-digit volume growth for FY27. Brokerages have divergent views on the company's outlook. While some believe margin gains will be difficult in a high-inflation environment, others remain positive on the stock, given the growth guidance. At the current price, the stock is trading at 40-45x its estimated earnings per share for 2027-28.

Page's top line growth moderated to 8 per cent year-on-year (Y-o-Y) in Q1, compared with 14 per cent in the fourth quarter (January-March/Q4) of 2025-26. This was supported by volume growth of 5.7 per cent Y-o-Y to 61.9 million pieces. Revenue growth was lower than estimates and was affected by temporary logistics and manpower issues. Constraints towards the end of the quarter led to three days' revenue being deferred to the third quarter (July-September/Q3). A change in the auto-replenishment system (ARS), which enabled growth to be spread more evenly throughout the year rather than being concentrated in Q1, also affected growth.

Though volume growth was below 6 per cent in Q1, the company has maintained its double-digit volume growth target for FY27. It expects realisations to improve on the back of premiumisation and the partial benefit of the price hike.



Losing grip



Premiumisation, according to Emkay Research, remains a key growth lever, with product upgrades and greater newness in the athleisure segment, including JKY Groove and Studio. Athleisure is a key focus area and is being backed by the highest marketing investments across its portfolio.

Page is well positioned to transition towards a mid-teen growth phase, supported by the alignment of "demand-side" tailwinds, such as market consolidation, with "supply-side" initiatives, including distribution expansion, consumer activations, premium products such as Groove, Studio, and Bonded Tech, and the removal of the ARS impact, say analysts led by Devan-shu Bansal of the brokerage. The recent price correction and double-digit growth guidance should drive

a rerating, they add. The brokerage has an "add" rating on the stock with a target price of ₹46,800.

Margin performance was also affected. Gross margin slipped 189 basis points (bps) Y-o-Y to 57.2 per cent on account of higher cotton costs and the increased cost of petroleum-based synthetic fabric in April and May. The company absorbed the rise in raw material costs through cost initiatives in sourcing, productivity, and supply chain. While it took a 2 per cent price increase in May, this was not sufficient to offset the higher costs, with the benefit expected to accrue in Q2.

ICICI Securities points out that the management absorbed part of the raw material inflation rather than passing it through fully, indicating continued sensitivity around pricing. The brokerage has a "reduce" rating on the stock with a target price of ₹31,500. While the company is pushing new product lines, such as JKY Groove, and expanding its footprint, the need to absorb commodity shocks confirms its thesis that pricing elasticity is structurally constrained, say analysts led by Ashutosh Joytiraditya of the brokerage. The stock's premium valuation makes it vulnerable to these headwinds, they add.

The drop in gross margin, along with operational deleverage and inflationary pressure on employee and logistics costs, led to a 204-bp decline in operating profit margin. Equirus Securities believes that if raw material prices remain elevated, Page may need to take another round of price hikes. The brokerage expects the company to register a gross margin decline of 126 bps and a 114-bp decline at the operating level in FY27. While the management indicated double-digit volume growth in the quarters to come, Equirus does not bake in the same, point out analysts led by Deep Shah of the brokerage.



Why term cover is a must for those with edu loans

KARTHIK JEROME

Thousands of Indian students now take education loans to fund their studies. If the loan is not backed by term insurance, the burden can fall on the parents if the student passes away early. Policybazaar has announced the launch of dedicated student term plans in partnership with ICICI Prudential Life and Axis Max Life, offering higher-value covers.

Who can get the cover

The offering is available to students pursuing graduation or post-graduation. "Eligible students can obtain life insurance coverage of up to ₹2 crore," says Vaibhav Kumar, head — products, ecommerce and enterprise Centre of Excellence (CoE), Axis Max Life Insurance.

Financial waivers allow students to obtain cover without submitting proof of income. "Eligibility for financial waiver depends on the college and the degree being pursued," says Varun Agarwal, head of term insurance, Policybazaar.

"Eligible students can access

term insurance by using their parents' income as proof of financial capacity," says Srinivas Balasubramanian, chief of marketing, digital & bancassurance, ICICI Prudential Life Insurance Company.

Education loan-linked group insurance is another option that can safeguard the family's interests. "Group insurance linked to an education loan can be economical," says Shilpa Arora, cofounder & chief operating officer, Insurance Samadhan.

Why buy early

Term insurance can protect parents against financial liabilities if a student dies young. "It can create a financial safety net for parents and family members," says Balasubramanian.

At a young age, premiums are attractive. "Buying early allows the policyholder to lock in the premium, producing substantial savings over the policyholder's lifetime," says Agarwal.

The term cover should be sufficient to pay the education loan. "It should also leave the loved ones

with a financial cushion for life-style and long-term needs," says Sarvesh Kumar Mishra, chief third-party distribution officer, Generali Central Life Insurance.

Some suggest buying the maximum sum assured and tenure offered. "Maximising cover early helps lock in higher protection," says Kumar. The cover should ideally last until somewhere between the ages of 60 and 70.

Compare premiums. For a 19-year-old student from Delhi, who is a non-smoker, the annual premium is ₹5,262 to ₹5,266 for a life cover of ₹50 lakh (40-year tenure) offered by ICICI Pru Life and Axis Max Life.

Buy suitable riders. A critical illness rider pays a lump-sum amount if the insured is diagnosed with a specified illness. "The payout can serve as a form of income replacement," says Agarwal.

Waiver-of-premium is another

desirable rider. "It can take care of future premiums after a specified disability," says Agarwal. An accidental death and disability rider can also enhance the base cover.

Plan before going abroad

Buying while in India eases underwriting. "Underwriting is simpler while the student is still a resident in India," says Mishra. Most Indian term insurance policies provide global coverage.

Plan for regular payment of premium. "An Indian account with a standing instruction can help prevent the policy from lapsing after the move," says Mishra.

Be transparent with disclosures

Disclose illnesses that run in the family, previous injuries, hospitalisations and surgeries. Asthma, high blood pressure or high cholesterol should also be disclosed, as should alcohol consumption and smoking.

Arora says the country to which the student will travel should be declared. "The loan amount should be mentioned because it explains the cover being sought," says Mishra. Participation in any adventure sport should be declared.

Name the right nominee

The co-applicant should be made the nominee. "The loan liability would come to the co-applicant who gave the guarantee," says Arora. The co-applicant is usually a parent. If both parents are co-applicants, the share of each should be specified.

A married policyholder can allocate different percentages of the benefit among dependants.

EPF vs equities: 6 things to know before choosing your retirement mix

The Employees' Provident Fund (EPF) and stock market investments serve different purposes in a retirement portfolio.

The Employees' Provident Fund Organisation (EPFO) has highlighted six key differences between the two. It has underlined the role of EPF as a retirement savings tool.

1. **Regular contributions:** EPF contributions are linked to employ-

ment, and are made regularly through payroll. Equity investments are voluntary.
2. **Employer contribution:** EPF receives contributions from the employee and the employer. Market investments are funded by the investor.
3. **Stability:** EPF interest is declared for each financial year. Equity returns fluctuate with

market conditions and are not guaranteed.
4. **Tax and social security:** EPF comes with favourable tax treatment. Eligible members can get pension benefits under the Employees' Pension Scheme. Equity investments do not offer these benefits, while applicable capital gains may be taxable.
5. **Risk:** EPF is designed to provide

a stable retirement corpus. Equities can deliver higher long-term growth but carry market risk.
6. **Purpose:** EPF focuses on retirement security and disciplined savings, while equities are a wealth-creation avenue.
The two need not be alternatives. EPF can provide stability, while equity exposure can add long-term growth potential.

COMPILED BY AMIT KUMAR

ROBUST HOTELS LIMITED

CIN: L55101TN2007PLC062085
Regd. Office: Hyatt Regency Chennai,
365, Anna Salai, Teynampet, Chennai, Tamil Nadu - 600018
Phone: +91 44 6100 1256 Email ID: info@robusthotels.in Website: www.robusthotels.in

NOTICE OF 19TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION TO THE MEMBERS

Notice is hereby given that the 19th Annual General Meeting ("AGM") of Robust Hotels Limited (the Company) is scheduled to be held on (Tuesday) 15th September, 2026 at 11:00 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circulars issued by Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) in this regard, to transact the business set out in the Notice of 19th AGM dated 13th August, 2026.

In compliance with the aforementioned circulars, the Notice of AGM and Annual Report have been sent to all the members whose e-mail IDs are registered with the Company / RTA / Depository Participant(s). These documents are also available on the website of the Company at www.robusthotels.in, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com, NSE Limited at www.nseindia.com and on the website of Central Depository Services (India) Limited ("CDSL") (agency for providing the remote e-voting / e-voting at the AGM) at www.evotingindia.com. The Company has completed dispatch of notice of AGM and Annual Report through e-mails on 24th August, 2026. Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligation & Disclosure Requirements), 2015 and Secretarial Standards on General Meetings (as amended), the Company shall be providing remote e-voting (facility to cast vote prior to AGM) and also e-voting during the AGM to the shareholders on all resolutions set forth in the Notice of AGM through CDSL.

Shareholders holding shares as on the cut-off date (08th September, 2026) may cast their vote electronically on each item of the business as set forth in the Notice of 19th AGM through the electronic voting system on CDSL remote e-voting / e-voting at the AGM.

All the members are informed that:

- The ordinary and special businesses as set out in the Notice of AGM shall be transacted through remote e-voting or e-voting system at the AGM.
- The remote e-voting shall commence at 9.00 a.m. (IST) on Friday, 11th September, 2026.
- The remote e-voting shall end at 5.00 p.m. (IST) on Monday, 14th September, 2026.
- Remote e-voting shall not be allowed beyond 5.00 p.m. (IST) on Monday, 14th September, 2026.
- The Register of Members and Share Transfer Books of the Company will remain closed from 09th September 2026 to 15th September 2026 (both days included).
- Electronic Voting Event Number (EVSN): 260819043.
- The remote e-voting module shall be disabled for voting after the date and time mentioned above. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.
- The cut-off date for determining the eligibility to vote by electronic means or at the AGM is 08th September 2026.
- Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice of AGM and holding shares as on cut-off date may kindly refer the instructions in the AGM Notice uploaded in the Company's website at www.robusthotels.in and in Stock Exchange website at www.bseindia.com, www.nseindia.com or in CDSL website at www.evotingindia.com.
- The facility for voting will also be made available during the AGM and the members attending the meeting through VC facility, who have not cast their vote by remote e-voting shall be able to vote through the e-voting system at the AGM.
- The Members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only, shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.
- The Company has appointed M/s. V Mahesh & Associates, Practicing Company Secretary as the scrutinizer to scrutinize both the remote e-voting process and e-voting at the AGM in a fair and transparent manner.
- In case of any queries, the shareholders may refer the Frequently Asked Questions (FAQs) and remote e-voting user manual for shareholders available at the help section of www.evotingindia.com or call on 1800 10 20990 and 1800 224430 or refer the instructions provided in the Notice of the AGM. You may also send queries/ grievances relating to remote e-voting to helpdesk.evoting@cdslindia.com and/or yuvraj@integratedindia.in.
- The Company had also published a communication in Business Standard English Newspaper and in Makkal Kural Tamil Newspaper on 14th August, 2026 to facilitate updation of E-mail IDs by members who have not already registered the same.
- Please keep your updated e-mail ID registered with the Company/ your Depository Participant(s) to receive timely communication.
- The voting results shall be placed/ available along with the Scrutinizer's report within two working days from the date of conclusion of Annual General Meeting on the Company's website (www.robusthotels.in), on the Stock Exchange websites (www.bseindia.com & www.nseindia.com) and on the website of CDSL (www.evotingindia.com).

For Robust Hotels Limited
Sd/-
Yasotha Benazir Natarajan
Company Secretary & Compliance officer

Place: Chennai
Date: 24.08.2026



RAJSHREE POLYPACK LIMITED

CIN: L25209MH2011PLC223069
Registered Office: Lodha Supremus, Unit No 503-504, 5th Floor,
Road No. 22, Kishan Nagar, Near New Passport Office, Wagle Estate, Thane West- 400604. India.
Tel: +91-22 49578200
Web: www.rajshreepolypack.com Email ID: cosce@rajshreepolypack.com

NOTICE OF THE 15TH ANNUAL GENERAL MEETING AND INFORMATION ON E-VOTING

Notice is hereby given that the 15th Annual General Meeting ("AGM") of the Members of the Company is scheduled to be held on **Tuesday, September 15, 2026 at 11:00 A.M.** IST through Video Conference ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, to transact the business as set out in the Notice convening the AGM. The Members will be able to attend and participate in the AGM by VC/OAVM only.

In compliance with the aforesaid circulars, the Notice setting out the business to be transacted at the AGM together with Annual Report of the Company for the financial year 2025-26 has been sent on **Monday, August 24, 2026** through electronic mode to all Members whose email addresses are registered with the RTA / Depository / Depository Participants / Company. A letter providing the weblink, including the exact path, where Annual Report and the notice of the AGM for the financial year 2025-26 is available on the website of the Company, is being sent to those members whose e-mail address is not registered with the RTA / Depository / Depository Participants / Company. The AGM Notice and Annual Report for financial year 2025-26 are available on Company's website at www.rajshreepolypack.com, website of the Stock Exchange, i.e., National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evoting.nsdl.com.

The documents referred to in the Notice will also be available for inspection electronically, on all working days, by the members from the date of circulation of the Notice of AGM. Members seeking to inspect such documents can send an e-mail to cosce@rajshreepolypack.com mentioning his / her / its folio number / DP ID and Client ID.

REMOTE E-VOTING AND E-VOTING AT THE AGM:

The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM as set out in the AGM Notice by electronic means ("**e-voting**"), members may cast their votes remotely ("Remote e-voting") on the dates mentioned herein below.

The Company has engaged the services of NSDL for providing remote e-voting facility prior to AGM and e-voting at the AGM. The Members, whose names appear in the Beneficial Owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Information and instructions comprising manner of voting including voting remotely by Members holding shares in dematerialised mode, physical mode and for Members who have not registered their email address has been provided in the Notice of the AGM.

Cut-off date for e-voting	Tuesday, September 08, 2026
Commencement of Remote e-voting	09:00 A.M. (IST) on Friday, September 11, 2026
Conclusion of Remote e-voting	05:00 P.M. (IST) on Monday, September 14, 2026

The Remote e-voting shall not be allowed beyond the aforesaid date and time and the Remote e-voting module shall be disabled by NSDL for voting thereafter. The Members who will be present at the AGM through VC/ OAVM and who have not cast their vote by Remote e-voting, will be eligible to exercise their right to vote during the AGM. The Members who have cast their vote by Remote e-voting prior to the AGM may also attend and participate in the AGM but shall not be entitled to cast their vote again. Once the vote on a Resolution is cast by the Member, he/she shall not be allowed to change it subsequently.

LIVE WEBCAST OF THE AGM:

The Members will be able to attend the AGM through VC/OAVM facility provided by NSDL by using their Remote e-voting login credentials and by following the instructions mentioned in the AGM Notice. Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the AGM Notice and is holding shares as of the cut-off date i.e., Tuesday, September 08, 2026 may obtain the login ID and password by sending a request at evoting@nsdl.com. However, if he/she is already registered with NSDL for Remote e-voting then he/she can use his/her existing User ID and Password for casting the vote.

In case of any queries or grievances, the Members may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of <https://www.evoting.nsdl.com> or can email at evoting@nsdl.com or call on: 022-4886 7000.

The Members are requested to carefully read all the Notes set out in the AGM Notice and in particular, instructions for joining the AGM, manner of casting vote through Remote e-voting or through e-voting during the AGM.

By Order of Board of Directors
Sd/-
Shefali Mehta
Company Secretary & Compliance Officer

Date: August 24, 2026
Place: Thane



PPAP AUTOMOTIVE LIMITED

CIN: L74899DL1995PLC073281
Registered Office: 54, Okhla Industrial Estate,
Phase-III, New Delhi-110020 Tel: +91-11- 65260001
Website: www.ppapco.in, E-mail ID: investorservice@ppapco.com

NOTICE

Notice is hereby given that the 31st Annual General Meeting ("AGM") of the members of PPAP Automotive Limited ("Company") will be held on Friday, 18th September, 2026 at 11:30 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business set out in the notice convening the 31st AGM, in accordance with the applicable provisions of the Companies Act, 2013 ("Act"), and the rules made thereunder, read with Ministry of Corporate Affairs circular no. 9/2024 dated 19th September, 2024, read with general circulars no. 14/2020 dated 8th April, 2020, no. 17/2020 dated 13th April, 2020, no. 20/2020 dated 5th May, 2020 and latest circular 03/2025 dated 22nd September, 2025 read with SEBI Circular dated 3rd October, 2024. The venue of AGM shall be deemed to be Registered Office of the Company i.e. 54, Okhla Industrial Estate, Phase III, New Delhi-110020.

In compliance with the abovementioned circulars, electronic copy of the notice of the 31st AGM along with annual report for the financial year 2025-26 has been sent only by electronic mode to those members whose email addresses are registered with the Company / Registrar & Transfer Agents ("RTA") / Depository Participants ("DP") on Monday, 24th August, 2026. The notice for 31st AGM and annual report for the financial year 2025-26 can also be accessed at the website of the Company, i.e. www.ppapco.in and on the website of MUFG Intime India Private Limited ("MUFG/RTA"), Registrar and Share Transfer Agent i.e. <http://www.in.mpgs.mufg.com> and on the website of the stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

In compliance with Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company is pleased to provide the facility of e-voting to its members to enable them to cast their votes on the resolutions proposed to be passed at the 31st AGM by electronic means.

The members may further note the following:

- Pursuant to Section 91 of the Act and the Rules framed thereunder, the Register of Members and Share Transfer Books of the Company will remain closed from Saturday, 12th September, 2026 to Friday, 18th September, 2026 (both days inclusive) for the purpose of 31st AGM and dividend.
- Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. Friday, 11th September, 2026 only, would be eligible to attend AGM through VC / OAVM and cast their vote either through remote e-voting or through Insta Poll during the AGM. A person whose name is recorded in the Register of Members/Beneficial owners as on the cut-off date shall only be entitled to avail the facility of remote e-voting/e-voting at the AGM and a person who is not a member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The remote e-voting period commences on Monday, 14th September, 2026 (9:00 a.m. IST) and ends on Thursday, 17th September, 2026 (5:00 p.m. IST). Remote e-voting shall not be allowed beyond the said date and time.
- Any person who acquires the shares of the Company and becomes member post dispatch of the notice of the AGM and holds shares on the cut-off date i.e. Friday, 11th September, 2026 may approach Company / RTA for obtaining login id and password, and to cast his/her vote. The notice of AGM inter-alia includes the process and manner of remote e-voting-voting and instructions for participation in the AGM.
- Those members, who intend to participate in the AGM through VC / OAVM facility and could not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. Further members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC/OAVM but shall not be eligible to vote at the AGM.
- Once the vote on a resolution is casted by the members electronically, the members shall not be allowed to change it subsequently.
- Members are requested to intimate/update changes, if any, pertaining to their name, postal address, e-mail address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc., to their DPs if the shares are held by them in demat form and to Company's RTA if the shares are held by them in physical form in prescribed Form ISR-1 and other forms pursuant to SEBI Master Circular No. SEBI/HO/MIRSD/POD-1/P/CI/R/2024/37 dated 7th May, 2024. In case of any other queries members of the Company are requested to contact MUFG Intime India Private Limited at Investor.helpdesk@in.mpgs.mufg.com or call on +91 11-49411000.
- For grievances connected with facility for voting by electronic means kindly contact Mr. Rajiv Ranjan, Asst. Vice President, C-101, 247 Park, L.B.S. Marg, Vikhroli (West) Mumbai 400083, contact no. 022-49186000 and email id enotices@in.mpgs.mufg.com.
- The Board of Directors of the Company at their meeting held on Monday, 11th May, 2026 has recommended a final dividend of Rs 1.5/- per share on the face value of Rs. 10/- per share, subject to the approval of members. Pursuant to Regulation 42 of the Listing Regulations, the Record Date for the purpose of determining the members eligible to receive dividend for the financial year 2025-26 is Friday, 11th September, 2026. Pursuant to the provisions of Income Tax Act 2025 the dividend paid or distributed by the Company shall be taxable in the hands of shareholders. The withholding tax rate would vary depending on the residential status, category of the shareholder and is subject to provision of requisite declarations / documents provided by the concerned shareholder to the Company. In order to enable us to determine the appropriate TDS rate as applicable, Members are requested to upload the documents at <https://web.in.mpgs.mufg.com/formsreg/submission-of-Form-121-41.html> on or before Saturday, 12th September, 2026.

For detailed instructions pertaining to attending AGM through VC/OAVM and e-voting, members may please refer to the Notice of AGM. In case of any queries or grievances, members may get in touch with the following:

MUFG Intime India Private Limited
Noble Heights, 1st Floor, Plot No. NH-2, C-1 Block LSC,
Near Savitri Market, Janakpuri, New Delhi-110058
E-mail ID: Investor.helpdesk@in.mpgs.mufg.com

PPAP Automotive Limited
Sd/-
Pankhuri Agarwal
Company Secretary & Compliance Officer

Place : New Delhi
Date : 24 August, 2026



சமீபத்திய
செய்திகளுக்கு
ஸ்கேன் செய்யவும்

மக்கள் குரல்



பெயர் மாற்றம்
விளம்பரம் செய்ய
ஸ்கேன் செய்யவும்



Regd. No. TN/CC(S)DN/122/24-26

சென்னை - 25.8.2026 - செவ்வாய் ★ மலர் - 53 ★ இதழ் - 351

TN/PMG(CCR)/WPP-675/24-26
RNI No. 24383/1973

* திருவள்ளூர் * செங்கல்பட்டு * காஞ்சிபுரம் * விழுப்புரம் * கள்ளக்குறிச்சி * திருவண்ணாமலை * கடலூர் * வேலூர் * திருப்பத்தூர் * ராணிப்பேட்டை மாவட்டங்கள் | புதுச்சேரி மாநிலம், ஆந்திரப் பிரதேசம், கேரளா, கர்நாடகா, மகாராஷ்டிரா மற்றும் புதுதெல்லி ஆகிய பகுதிகளை இந்த பதிப்பு உள்ளடக்கியது

அமைச்சர் ராஜ்மோகன் கொண்டு வந்த

2010ம் ஆண்டுக்கு முன் பணியில் சேர்ந்த ஆசிரியர்களுக்கு 'டெட்' தேர்வில் இருந்து விலக்களிக்கக் கோரி தனித் தீர்மானம்

அனைத்துக் கட்சி ஆதரவுடன் சட்டசபையில் நிறைவேற்றம்

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ஆசிரியர் தகுதித் தேர்வில் (டெட்) இருந்து விலக்களிக்கக் கோரி சட்டசபையில் பள்ளிக்கல்வித்துறை அமைச்சர் ராஜ்மோகன் தனித் தீர்மானம் கொண்டு வந்தார். அனைத்து கட்சி ஆதரவுடன் இந்த தீர்மானம் நிறைவேறியது.

சட்டமன்றம் இன்று கூடியதும் பள்ளிக் கல்வித்துறை அமைச்சர் ராஜ்மோகன் ஆசிரியர் தகுதித் தேர்வில் (டெட்) இருந்து விலக்களிக்கக் கோரி தனித் தீர்மானம் கொண்டு வந்தார். அந்த தீர்மானம் குறித்து அவர் பேசியதாவது:

தேசிய ஆசிரியர் கல்வி குழுவின் 23.8.2010ம் தேதியிட்ட அறிவிக்கையில் இடைநிலை ஆசிரியர் மற்றும் பட்டதாரி ஆசிரியர் பணியிடங்களில் நியமனம் செய்யப்படுவதற்குரிய ஒரு தகுதியாக ஆசிரியர் தகுதி தேர்வில் (டெட்) தேர்ச்சி பெறுவது கட்டாயமாக்கப்பட்டது. ஆசிரியர்கள் பல ஆண்டுகளாக குறிப்பாக 15 முதல் 20 ஆண்டுகளுக்கும் மேலாக எவ்வித இடையூறும் இன்றி தங்களது பணியை சிறப்பாக செய்து வரும் நிலையில், இலவச மற்றும் கட்டாய கல்வி உரிமைச் சட்டம் 2009ல் ஆசிரியர் தகுதித் தேர்வில் தேர்ச்சி என்பது கட்டாயமாக்கப்பட்டுள்ள நிலையில், பணியில் இருக்கும் ஆசிரியர்கள் ஆசிரியர் தகுதித் தேர்வில் தேர்ச்சி பெற வேண்டும் என்று 1.9.2025 ம் நாள்ிட்ட உரிமையியல் மேல்முறையீட்டு மனுவில் உச்ச நீதிமன்றத்தால் ஆணையிடப்பட்டுள்ளது.

மேற்கண்ட உத்தரவினால் தமிழ்நாட்டில் சுமார் 3,28,701 அரசுப் பள்ளி ஆசிரியர்கள் ஆசிரியர் தகுதித் தேர்வில் வெற்றி பெற்றால் தான் பதவி உயர்வினை பெற இயலும், மேலும் தேர்ச்சி பெறவில்லை எனில் பணியை இழக்க நேரிடும் என்ற நிலைக்கு தள்ளப்பட்டுள்ளனர். மேலும் சீராய்வு மனுவின் மீதான 29.5.2026ம் நாள்ிட்ட தீர்ப்பில், பணியில் உள்ள ஆசிரியர்கள் 31.8.2026க்குள் டெட் தேர்வில் தேர்ச்சி பெற வேண்டும் என உச்ச நீதிமன்றத்தால் ஆணையிடப்பட்டுள்ளது.

இந்நிலையில் 15 முதல் 20 ஆண்டுகள் வரை தடையின்றி பணியாற்றி ஓய்வு பெறும் வயதை நெருங்கிக் கொண்டிருக்கும் ஆசிரியர்களை தகுதித் தேர்வு எழுத வற்புறுத்துவது அவர்களின் வாழ்வாதார உரிமையை பாதிக்கும் செயலாகும். எனவே இந்த சூழ்நிலையைக் கருத்தில் கொண்டு ஆசிரியர்களின் பணிப் பாதுகாப்பு, நீண்ட கால சேவை, வாழ்வாதாரம் மற்றும் நலன் ஆகியவற்றை பாதுகாக்கும் நோக்கில் தீர்மானம் முன்மொழியப்படுகிறது.

தமிழ்நாடு பள்ளிகளில் 23.8.2010 க்கு முன்பாக அன்றைய நடைமுறையில் இருந்த விதிமுறைகள் மற்றும் தகுதிகளின் அடிப்படையில் நியமிக்கப்பட்ட ஆசிரியர்களுக்கு அவர்களின் நீண்ட கால பணி அனுபவம் மற்றும் பணி பாதுகாப்பை கருத்தில் கொண்டு தேர்வில் இருந்து முழுமையான மற்றும் நிரந்தர விலக்கு அளிப்பதற்கு உரிய நடவடிக்கைகளை

மேற்கொள்ளுமாறு மத்திய அரசை இப்பேரவை ஒருமனதாக வலியுறுத்துகிறது.

இதற்கு ஏற்ப இலவச மற்றும் கட்டாய கல்வி உரிமைச் சட்டம் 2009ன் பிரிவு 23ல் உரிய சட்ட திருத்தம் மேற்கொண்டு 23.8.2010க்கு முன்பாக நியமிக்கப்பட்ட ஆசிரியர்களுக்கு டெட் தேர்வில் இருந்து விலக்கு அளிக்கும் வகையில் தேவையான சட்டபூர்வ ஏற்பாடுகளை மத்திய அரசு மேற்கொண்டு, தேசிய ஆசிரியர் கல்விக்கு குழுமம் வழியாக இது தொடர்பாக தெளிவான மற்றும் ஒருமித்த அதிகாரப்பூர்வ சுற்றறிக்கையை உடனடியாக வெளியிட வேண்டும் என்று ஒன்றிய அரசை இப்பேரவை ஒருமனதாக வலியுறுத்துகிறது.

இவ்வாறு அவர் பேசினார்.

அமைச்சர் கொண்டு வந்த இந்த தனித் தீர்மானத்தின் மீதான விவாதத்தில் பா.ம.க. சார்பில் சிவக்குமார், கம்யூனிஸ்ட் கட்சி சார்பில் ராமச்சந்திரன், மார்க்சிஸ்ட் கட்சி சார்பில் செல்லசாமி, அ.தி. மு.க. சார்பில் அக்ரி எஸ்.எஸ். கிருஷ்ணமூர்த்தி, காங்கிரஸ் கட்சி சார்பில் தாரனை, தி.மு.க. சார்பில் எ.வ. வேலு ஆகியோர் பேசினார்கள். அனைத்துக் கட்சி உறுப்பினர்களும் இந்த தனித் தீர்மானத்திற்கு முழு ஆதரவு தெரிவித்தனர்.

இதைத் தொடர்ந்து அரசின் தனித் தீர்மானம் குரல் வாக்கெடுப்பு மூலம் ஒருமனதாக நிறைவேற்றப்பட்டதாக சபாநாயகர் ஜே.சி.டி.பிரபாகர் அறிவித்தார்.



சென்னையில் ரூ.234 கோடியில்

130 புதிய தாழ்தள 'ஏசி' மின்சார பஸ்கள்: முதலமைச்சர் விஜய் துவக்கி வைத்தார்

தமிழக அரசு போக்குவரத்துக் கழகத்தில் ரூ.56 கோடியில் 120 புதிய பஸ்கள் இயக்கம்

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முதலமைச்சர் ஜோசப் விஜய் இன்று தலைமைச் செயலகத்தில், மாநகர் போக்குவரத்துக் கழகம் மற்றும் தமிழ்நாடு அரசு போக்குவரத்துக் கழகங்களின் சார்பில் 290 கோடியே 8 லட்சம் ரூபாய் செலவில் 250 புதிய பேருந்துகளின் சேவையைப் பொதுமக்களின் பயன்பாட்டிற்காகக் கொடி யசைத்துத் தொடங்கி வைத்தார்.

சென்னையில் சுற்றுச்சூழல் மாசுபாட்டைக் குறைக்கும் நோக்கில், மாநகர் போக்குவரத்துக் கழகத்தின் ஐந்து பணிமனைகள் மூலம் தற்போது இயக்கப்பட்டு வருகின்றன.

இதனைத்தொடர்ந்து, 1,337 கோடி ரூபாய் மதிப்பிலான 750 புதிய தாழ்தள குளிர்சாதன மின்சாரப் பேருந்துகள் 7 பணிமனைகள் மூலம் இயக்கிடத் திட்டமிடப்பட்டு, அதன் முற்கட்டமாக முதலமைச்சரால்

234 கோடியே 50 இலட்சம் ரூபாய் செலவில் 130 புதிய தாழ்தள குளிர்சாதன மின்சாரப் பேருந்துகளின் சேவை இன்று தொடங்கி வைக்கப்பட்டது.

தமிழ்நாடு அரசு போக்குவரத்துக் கழகங்களில் 756 கோடி ரூபாய் மதிப்பீட்டில் 1,614 புதிய பேருந்துகள் இயக்கிடத் திட்டமிடப்பட்டு, 6 தமிழ்நாடு அரசு போக்குவரத்துக் கழகங்கள் சார்பில் முதற்கட்டமாக 55 கோடியே 58 லட்சம் ரூபாய் செலவில் 120 புதிய பேருந்துகளின் சேவை முதலமைச்சரால் இன்று தொடங்கி வைக்கப்பட்டது.

இந்நிகழ்ச்சியில், போக்குவரத்துத் துறை அமைச்சர் ஆ.விஜய் தமிழன் பார்த்திபன், தலைமைச் செயலாளர் மு.சாய்குமார், போக்குவரத்துத் துறை செயலாளர் இல.நிர்மலாஜி, சென்னை மாநகர் போக்குவரத்துக் கழக மேலாண் இயக்குநர் த.மோகன் மற்றும் அரசு உயர் அலுவலர்கள் கலந்து கொண்டனர்.



**செங்கல்பட்டு வடக்கு மாவட்டம்
தமிழக வெற்றிக் கழகம்**

**பல்லாவரம் சட்டமன்றத் தொகுதி
மக்களின் பல நாள் கனவு**

**கோரிக்கையை ஏற்று இந்தக் கூட்டத்தொடரிலேயே
எங்கள் தொகுதியின் நீண்ட நாள் கோரிக்கையான**

**பாதாள சாக்கடை திட்டத்திற்காக
பல்லாவரம், குரோம்பேட்டை மற்றும்
திருநீர்மலை பகுதிகளுக்கு
ரூபாய். 254 கோடி**

ஒரேக்கீடு டெய்ஷ் டெய்ஷ் டெய்ஷ் டெய்ஷ்

**மாண்புமிகு தமிழ்நாடு முதலமைச்சர்
தமிழக வெற்றிக் கழகத் தலைவர்**

C.ஜோசப் விஜய்

அவர்களுக்கு

**தொகுதி மக்களின் சார்பில்
நெஞ்சார்ந்த நன்றிகளை மகிழ்ச்சியுடன்
தெரிவித்துக் கொள்கின்றோம் ...**

என்றும் மக்கள் பணியில்...

மரியாதைக்குரிய அன்புச் சகோதரி

**செங்கல்பட்டு வடக்கு மாவட்டக் கழகச் செயலாளர்
பல்லாவரம் சட்டமன்ற உறுப்பினர்**

திருமதி J. காமாட்சி ஜெயகிருஷ்ணன் MLA

என்றென்றும் தளபதியின் வுடியில்...

பம்மல் MJF LION P.R.S. சரவணராஜ் B.Com.,

தமிழக வெற்றிக் கழகம் - செங்கல்பட்டு வடக்கு மாவட்டம்

கட்டணச் சுமை குறையட்டும்... வளர்ச்சிப் பாதை விரியட்டும்!

விஜய்யின் வெற்றிப் பயணச் சிறப்பு!

மகனிருக்கான கட்டணமில்லா பேருந்துப் பயணத் திட்டத்தை விரிவுபடுத்தி, எல்பிரஸ், எல்.எஸ். எஸ்., டைகல்ஸ், புறநகர் பேருந்துகள் உள்ளிட்ட அனைத்து வகையான பேருந்துகளிலும் பெண்கள் கட்டணமின்றிப் பயணிக்கலாம் என்ற முதலமைச்சர் ஜோசப் விஜய் தலைமையிலான அரசின் முடிவு வரவேற்கத்தக்கது.

“வெற்றிப் பயணம்” என்ற பெயரில் மகாத்மா காந்தியடிகளின் பிறந்த நாளான அக்டோபர் 2 முதல் இந்த விரிவாக்கம் செயல்படுத்தப்பட உள்ளதாக அறிவிக்கப்பட்டுள்ளது. திருநங்கையரும் இத்திட்டத்தின் கீழ் கட்டணமின்றிப் பயணிக்கலாம்.

இது வெறும் பேருந்துக் கட்டணச் சலுகை அல்ல. பெண்களின் இயக்கச் சுதந்திரம், கல்வி, வேலைவாய்ப்பு, குடும்பப் பொருளாதாரம் மற்றும் ஒட்டுமொத்த மாநில வளர்ச்சிக்கு அடித்தளம் அமைக்கும் சமூக முதலீடு.

ஒரு மாணவி தொலைவில் உள்ள கல்லூரிக்குச் செல்ல முடியும். ஒரு பெண் வீட்டிலிருந்து தொலைவில் உள்ள பணியிடத்தையும் தயக்கமின்றித் தேர்வு செய்ய முடியும். மருத்துவம், கல்வி, வேலைவாய்ப்பு, சந்தை, வணிகம் என அன்றாட வாழ்க்கையின் தேவைகளுக்காகப் பயணம் செய்யும்போது போக்குவரத்துச் செலவு ஒரு தடையாக இருக்காது.

இதன் பலன் பெண்களுடன் மட்டும் நின்றுவிடாது. பேருந்துகளின் எண்ணிக்கை அதிகரிக்கப்பட்டு, சேவை அடிக்கடி கிடைக்கும் வகையில் இயக்கப்பட்டால், தனியார் வாகனங்களின் பயன்பாடும் குறைய வாய்ப்பு உள்ளது. இதனால்



ஒரு பேருந்துப் பயணம் என்பது வெறும் ஒரு இடத்திலிருந்து மற்றொரு இடத்துக்குச் செல்லும் பயணம் அல்ல. அது ஒரு மாணவியின் கல்விக்கான பயணம். ஒரு பெண்ணின் வேலைவாய்ப்புக்கான பயணம். ஒரு குடும்பத்தின் பொருளாதார முன்னேற்றத்துக்கான பயணம். ஒரு தொழில்முனைவோரின் புதிய சந்தைக்கான பயணம். அந்த வகையில், “வெற்றிப் பயணம்” என்பது தமிழ்நாட்டின் மக்கள் இயக்கத்தை வேகப்படுத்தும் பயணமாக மாற வேண்டும். மக்கள் பயணம் வேகமெடுத்தால், தமிழ்நாட்டின் பொருளாதாரமும் வேகமெடுக்கும்.

நகரங்களில் போக்குவரத்து நெரிசல் குறையும். எரிபொருள் பயன்பாடு குறையும். வாகனங்களால் ஏற்படும் காற்று மாசுபாடும் குறையக்கூடும். நீண்டகாலத் தீர்வாக அமையும்: சாலைகளில் இருக்கா வாகனங்கள் மற்றும் கார்களின் எண்ணிக்கை குறைந்தால், வாகன நிறுத்துமிடத்துக்கான அழுத்தமும் குறையும். சென்னை போன்ற இடநெருக்கடி அதிகமான நகரங்களில், தொடர்ந்து புதிய பார்க்கிங் கட்டடங்களை உருவாக்குவதைக் காட்டிலும் பொதுப் போக்குவரத்தை வலுப்படுத்துவது நீண்டகாலத் தீர்வாக அமையும்.

இதற்கு உலகின் பல நகரங்கள் உதாரணமாக உள்ளன. குறிப்பாக சிங்கப்பூர், பொதுப் போக்குவரத்தை மக்கள் வாழ்க்கையின் இயல்பான ஒரு பகுதியாக மாற்றியிருக்கிறது. பேருந்து மற்றும் மெட்ரோ ரயில் சேவைகளின் வசதி, குளிர்சாதன வசதி, நம்பகமான

இயக்கம், ஒருங்கிணைந்த ஸ்மார்ட் காட்டு போன்றவை பணக்காரர் முதல் நடுத்தர மக்கள், தொழிலாளர்கள் வரை அனைவரையும் பொதுப் போக்குவரத்தைத் தேர்வு செய்ய வைத்துள்ளன.

தமிழ்நாடும் இதிலிருந்து பாடம் கற்கலாம். இலவசப் பயணம் மட்டும் நடுத்தர மக்கள், தொழிலாளர்கள் வரை அனைவரையும் பொதுப் போக்குவரத்தைத் தேர்வு செய்ய வைத்துள்ளன. தாழ்மையான பேருந்து நிலையங்கள், பாதுகாப்பான பயணம், டிஜிட்டல் டிக்கெட் வசதிகள், பேருந்துரயில் ஒருங்கிணைப்பு, பெண்களுக்கான பாதுகாப்பு வசதிகள் ஆகியவை ஒரே நேரத்தில் மேம்படுத்தப்பட வேண்டும்.

பொதுப் போக்குவரத்து என்பது இனி வெறும் போக்குவரத்துத் துறையின் விஷயமாகப் பார்க்கப்படக் கூடாது. அது பொருளாதார வளர்ச்சியின் அடிப்படை

உள்கட்டமைப்பு. ஒரு தொழிலாளி தன் வீட்டிலிருந்து தொலைவில் உள்ள தொழிற்சாலைக்குச் செல்ல முடிந்தால், வேலைவாய்ப்பின் பரப்பு விரிவடக்கிறது. தொழில் நிறுவனங்களுக்கு திறமையான பணியாளர்கள் அதிகளவில் கிடைக்கிறார்கள். மாணவர்கள் சிறந்த கல்வி நிறுவனங்களை அணுக முடிகிறது. மக்கள் தொலைதூர சந்தைகள், கடைகள், உணவகங்கள் மற்றும் வணிக நிறுவனங்களை எளிதில் சென்றடைய முடிகிறது. சுற்றுலாவும் வளர்கிறது.

அதாவது, மக்கள் அதிகமாகவும் எளிதாகவும் பயணிக்கும்போது பொருளாதார நடவடிக்கைகளும் அதிகரிக்கின்றன. எனவே, முதலமைச்சர் விஜய் மேற்கொண்டுள்ள இந்த முயற்சியை ஒரு நலத்திட்டமாக மட்டுமே பார்க்கக் கூடாது. தமிழ்நாட்டின் மனித வளத்தை அதிகமாகப் பயன்படுத்தவும், வேலைவாய்ப்புகளை விரிவுபடுத்தவும், வணிகத்தை ஊக்குவிக்கவும், நகர நெரிசலைக் குறைக்கவும், சுற்றுச்சூழலைப் பாதுகாக்கவும் உதவும் பொருளாதாரத் திட்டமாகவும் பார்க்க வேண்டும்.

ஆனால் ஒரு முக்கியமான நிபந்தனை உண்டு: கட்டணமில்லா பயணத்துடன் பேருந்துகளின் எண்ணிக்கையும் அதிகரிக்க வேண்டும். இலவசப் பேருந்தில் இடம் கிடைக்காமல் மக்கள் அவதிப்பட்டால் திட்டத்தின் நோக்கம் பாதிக்கப்படும். நேரத்திற்கு வரும், போதிய எண்ணிக்கையில் இயக்கப்படும், பாதுகாப்பான, தூய்மையான, வசதியான பேருந்துகளே இந்தத் திட்டத்தின் வெற்றியை உறுதி செய்யும்.

சர்வதேச செல் போட்டி : எஸ்.ஆர்.எம். மாணவன் பிரனேஷ் சாம்பியன் பட்டம் வென்றார்

சென்னை, ஆக. 25- ஹற்கேரியில் ஆகஸ்ட் 15ந் தேதி முதல் 23ந் தேதி வரை நடைபெற்ற “சூப்பர் ஸ்டீராங் கனிஸ்ஸா” சர்வதேச ஒப்பன் செல் போட்டி 2026ல் எஸ்.ஆர். எம். அறிவியல் மற்றும் தொழில்நுட்ப நிறுவனத்தின் (SRMIST) 3ம் ஆண்டு பி.எல்சி. கம்ப்யூட்டர் சயின்ஸ் மாணவரும், கிராண்ட்மாஸ்டருமான பிரனேஷ் எம். சாம்பியன் பட்டம் வென்றார்.

திறமையான சர்வதேச வீரர்கள் பங்கேற்ற இப்போட்டியில் 9 சுற்றுகளில் விளையாடிய பிரனேஷ், 7 புள்ளிகளைப் பெற்று முதலிடம் பிடித்தார். போட்டியின் அனைத்து சுற்றுகளிலும் சிறப்பான ஆட்டத்தின், வியூகத்தின் மற்றும் நிலையான செயல்பாட்டை அவர் வெளிப்படுத்தினார்.

இந்த வெற்றி பிரனேஷின் சர்வதேச செல் பயணத்தில் மற்றொரு முக்கிய மைல்கல்லாக அமைந்துள்ளது. அவரது சாதனை எஸ்.ஆர்.எம். நிறுவனத்துக்கும், நாட்டுக்கும் பெருமை சேர்த்துள்ளது.

பிரனேஷின் இந்த சிறப்பான வெற்றிக்கு கல்லூரி நிர்வாகம் வாழ்த்து தெரிவித்துதுடன்,



தொடர்ந்து நடைபெறும் சர்வதேச போட்டிகளிலும் அவர் வெற்றி பெற வாழ்த்துகளைத் தெரிவித்துள்ளது.

2 லட்சம் வெளிநாட்டினரின் அமெரிக்க விசாக்கள் ரத்து? டிரம்ப் அதிரடி நடவடிக்கை

வாஷிங்டன், ஆக. 25: அமெரிக்காவில் தஞ்சம் கோரி விண்ணப்பித்துள்ள அல்லது தற்போது வசித்து வரும் சுமார் 2 லட்சம் வெளிநாட்டினரின் பி2 மற்றும் பி2 வணிக, சுற்றுலா விசாக்களை ரத்து செய்ய அதிபர் டொனால்ட் டிரம்ப் நிர்வாகம் நடவடிக்கை எடுத்து வருவதாக தகவல் வெளியாகியுள்ளது.

அமெரிக்காவின் உள்நாட்டு பாதுகாப்பை வலுப்படுத்தும் நடவடிக்கைகளின் ஒரு பகுதியாக, குடியுரிமை மற்றும் குடியேற்ற நடைமுறைகளை டிரம்ப் நிர்வாகம் தீவிரப்படுத்தியுள்ளது. அதன் தொடர்ச்சியாக, குறுகிய கால பயணத்துக்காக வழங்கப்படும் விசாக்களைப் பயன்படுத்தி அமெரிக்கா வந்து பின்னர் தஞ்சம் கோரும் நடைமுறையை கட்டுப்படுத்த இந்த நடவடிக்கை மேற்கொள்ளப்படுவதாக கூறப்படுகிறது.

2016 முதல் 2026 வரையிலான காலகட்டத்தில் பி2 மற்றும் பி2 விசாக்களைப் பெற்றவர்களின் விவரங்கள் தொடர்பாக இந்த நடவடிக்கை மேற்கொள்ளப்படுவதாக அமெரிக்க அரசு தெரிவித்துள்ளது.

அடுர் கோபாலகிருஷ்ணன் இயக்கிய 'நாலு பெண்கள்' – ஓர் பார்வை

அடுர் கோபாலகிருஷ்ணன் இயக்கத்தில் 2007-ல் வெளியான மலையாளத் திரைப்படம் 'நாலு பெண்கள்'. புகழ்பெற்ற எழுத்தாளர் தகழி சிவசங்கர பிள்ளையின் சிறுகதைகளை அடிப்படையாகக் கொண்டு உருவானது இத்திரைப்படம்.

1940 முதல் 1960 வரையிலான காலகட்டத்தில், கேரள சமூகத்தின் வெவ்வேறு பின்னணிகளைக் கொண்ட 4 பெண்களின் வாழ்க்கையையும் அவர்களின் மனப்போராட்டங்களையும் நான்கு அத்தியாயங்களாகப் பேசுகிறது.

விபச்சாரி தனது திரைப்படம் விபச்சாரியான குஞ்சிப்பெண்ணு (பத்மபிரியா), தன் பழைய வாழ்க்கையைத் துறந்து பாப்புட்டியுடன் இணைந்து வாழ முயல்கிறாள். ஆனால், சட்டம் மற்றும் சமூகம் அவர்களின் குறையான திருமணச் சான்றிதழ் இல்லாத உறவை அங்கீகரிக்காமல் தண்டிக்கிறது.

கன்னியாஸ்திரி: குடும்பத்தைக் காப்பாற்றும் குமரி (கீது கோகன்தால்), நாராயணன் என்பவனைத் திருமணம் செய்கிறாள். ஆனால் கணவனின் விசித்திரமான விலகலால், அவள் மீது தவறு இருப்பதாகச் சமூகம் பழிகமெடுத்துகிறது. இறுதியில், இந்தத் திருமணமே பதிவு செய்யகிறாள்.

குடும்பத்தலைவி: குழந்தை இல்லாத சின்னு அம்மா (மஞ்சு பிள்ளை), தன் கணவர் மீது அன்பு வைத்திருந்தாலும், பழைய நண்பன் நாரா பிள்ளையின் (முகேஷ்) சலனங்களுக்கு ஆளாகி, இறுதியில் தன் ஒழுக்கத்தையும் நம்பிக்கையையும் நிலைநிறுத்துகிறாள்.

கன்னியாவே வாழ்பவன்: காமாட்சி (நந்திதா தால்) மூத்த பெண்ணாக இருந்து, திருமண வயதைக் கடந்தும் வீட்டிலேயே முடங்கிப் போகிறாள்; இணைய தங்கைக்குத் திருமணம் நடப்பதைப் பார்த்து அமைதியாகத் தன் தனிமையை ஏற்கிறாள். சமூக நடைமுறை மீதான சாடல்: பெண்களின் சுதந்திரம், கற்பு, குடும்ப அமைப்பு மற்றும் சட்டம் சார்ந்த

இந்தத் திட்டம் மாற்றப்படாவிட்டால் அல்லது எதிர்ப்பு காரணமாக நிறுத்தப்பட்டால், வரும் வாரங்களில் அமெரிக்க வெளியுறவுத்துறை இது தொடர்பான அறிவிப்பை வெளியிடும் என எதிர்பார்க்கப்படுகிறது.

விசா ரத்து செய்யப்பட்டாலும், சம்பந்தப்பட்டவர்கள் உடனடியாக நாடு கடத்தப்பட மாட்டார்கள். ஆனால், அமெரிக்காவில் வணிக அல்லது சுற்றுலாப் பயணியாக தங்குவதற்கான அவர்களின் சட்டப்பூர்வ தகுதி பாதிக்கப்படும்.

இதுகுறித்து அமெரிக்க வெளியுறவுத்துறை செய்தித் தொடர்பாளர் டாமி பிகட் கூறுகையில், குறுகிய காலம் தங்குவதாகக் கூறி அமெரிக்கா வந்து, பின்னர் நிரந்தரமாக தங்குவதற்காக தஞ்சம் கோரும் வெளிநாட்டினரை அடையாளம் காணும் பணியில் உள்நாட்டுப் பாதுகாப்புத் துறையுடன் இணைந்து செயல்பட்டு வருவதாக தெரிவித்தார்.

மேலும், இதுபோன்ற விசாக்களை ரத்து செய்வது தொடர்பாக பல்வேறு நடவடிக்கைகள் மேற்கொள்ளப்பட்டு வருவதாகவும் அவர் கூறினார்.



சமூக இரட்டை நிலைகளை ஆழமாக அலகுகிறது.

தேவையற்ற ஆரவாரங்கள் இன்றி, இயல்பான ஒளிப்பதிவு மற்றும் அமைதியான பின்னணி மூலம் மனித உணர்வுகளுக்கு முக்கியத்துவம் அளிக்கப்பட்டுள்ளது.

நடிப்பு: பத்மபிரியா, கீது கோகன்தால், நந்திதா தால் மற்றும் மஞ்சு பிள்ளை ஆகிய நால்வரும் தங்களுக்குரிய கதாபாத்திரங்களில் மிகச் சிறந்த நடிப்பை வெளிப்படுத்தியுள்ளனர்.

இத்திரைப்படம் 55வது இந்திய தேசிய திரைப்பட விருதுகள் மற்றும் பல சர்வதேச திரைப்பட விழாக்களில் கௌரவிக்கப்பட்டது.

தேசிய திரைப்பட விருதுகள் (2007): சிறந்த திரைப்பட விருதுகள்: அடுர் கோபாலகிருஷ்ணன், சிறந்த படத்தொகுப்பு: B. அஜித் குமார். கேரள மாநில திரைப்பட விருதுகள்: இரண்டாவது சிறந்த திரைப்படம் சிறந்த கலை இயக்குனர்: எம்.ஜி. ராதாகிருஷ்ணன்

சர்வதேச திரைப்பட விழாக்கள்: ரொறன்ரோ சர்வதேச திரைப்பட விழாவில் உலக அளவில் திரையிடப்பட்டது. லண்டன் திரைப்பட விழா, வியன்னா திரைப்பட விழா மற்றும் சியாட்டில் திரைப்பட விழா போன்ற பல சர்வதேச தளங்களில் திரையிடப்பட்டுப் பாராட்டுகளைப் பெற்றது.

“ஓணம்” திருநாள் : எடப்பாடி வாழ்த்து

சென்னை, ஆக. 25- நாளை (26ந் தேதி) “ஓணம்” திருநாள். இதையொட்டி அண்ணா தி.மு.க. பொதுச்செயலாளர் எடப்பாடி பழனிசாமி வாழ்த்து கூறியுள்ளார்.

இது சம்பந்தமாக அவர் வெளியிட்டுள்ள வாழ்த்துச் செய்தியில் கூறியிருப்பதாவது:– “பாரம்பரிய சிறப்புமிக்க பண்டிகையான திருஓணம் திருநாளை மகிழ்ச்சியுடன் கொண்டாடி மகிழும், மலையாள மொழி பேசும் மக்கள் அனைவருக்கும் எனது உளங்கனிந்த ‘ஓணம்’ திருநாள் நல்வாழ்த்துக்களைத் தெரிவித்துக்கொள்கிறேன்.

மகாபலி சக்கரவர்த்தியின் ஆணவத்தை அழித்திட, திருமால் வாமனன் அவதாரம் பூண்டு மூன்றடி மண் கேட்க, முதல் அடியில் பூமிமையும, இரண்டாம் அடியில் விண்ணையும் அளந்து, மூன்றாம் அடியை மகாபலி மன்னனின் தலையில் வைத்து பூமிக்குள் பூதகீத்கும் முன்பு, அம்மன்னனின் வேண்டுகோளை ஏற்று ஆண்டுதோறும் தனது நாட்டு மக்களைக் காண வரம் கொடுத்தார். அதன்படி மக்களைக் காண வரும் மகாபலி மன்னனை வரவேற்கும் வகையில் ஒவ்வொரு ஆண்டும் ஆவணி மாதம் திருவேளத்தன்று ஓணம் திருநாள் கொண்டாடப்படுகிறது.

ஜாதி, மத பேதமின்றி மலையாள மொழி பேசும் மக்களால் பத்து நாட்கள் கொண்டாடப்படும் ஓணம் பண்டிகையின்போது, மக்கள் தங்கள் இல்லங்களின் வாயில்களில் வண்ணப்பூக்களால் அத்தப் பூ கோலமிட்டு, பூத்தாடை அணிந்து, ஓணம் விருந்துண்டு, மோகினி ஆட்டம், கோலாட்டம் போன்ற நடனங்களை ஆடி உற்சாகத்துடன் கொண்டாடி மகிழ்வார்கள்.

அன்பு, அமைதி, சகோதரத்துவம் ஆகியவற்றைப் பின்பற்றி அனைத்து மக்களும் மகிழ்ச்சியுடன் கூடி வாழ்ந்திட வேண்டும் என்பதை உலகிற்கு உணர்த்தும் ஓணம் பண்டிகையை உற்சாகமாகக் கொண்டாடும், மலையாள மொழி பேசும் மக்கள் அனைவருக்கும் மீண்டும் ஒருமுறை எனது நெஞ்சார்ந்த ஓணம் திருநாள் நல்வாழ்த்துக்களை உரித்தாக்கிக்கொள்கிறேன்”.

இவ்வாறு எடப்பாடி பழனிசாமி கூறியுள்ளார்.

தங்கம் சவரனுக்கு ரூ.160 குறைந்தது

சென்னை, ஆக. 25- சென்னையில் ஆபரணத் தங்கத்தின் விலை இன்று சவரனுக்கு ரூ. 160 குறைந்துள்ளது. தங்கத்தின் விலை கடந்த சில நாள்களாக தொடர்ந்து உயர்ந்து வந்த நிலையில், இன்று சற்று குறைந்து விற்பனை செய்யப்படுகிறது. நேற்று தங்கத்தின் விலை கிராமுக்கு ரூ.80 உயர்ந்து, ரூ. 15,030க்கும், சவரனுக்கு ரூ. 640 உயர்ந்து, ரூ.1,20,240க்கும் விற்பனையானது. இந்த நிலையில் ஆபரணத் தங்கத்தின் விலை இன்று சவரனுக்கு ரூ.160 குறைந்து ஒரு சவரன் ரூ.1,20,080க்கும் கிராமுக்கு ரூ.20 குறைந்து ஒரு கிராம் ரூ. 15,010 க்கும் விற்பனையாகிறது.

“இந்தியாவின் உரப் பிரச்சினையைத் தீர்க்க அனைத்து நடவடிக்கைகளையும் எடுத்து வருகிறோம்”: ரஷ்ய அதிபர் புதின் உறுதி

மால்கோ, ஆக. 25- “இந்தியாவின் உரப் பிரச்சினையைத் தீர்க்க அனைத்து நடவடிக்கைகளையும் மேற்கொண்டு வருகிறோம்; வர்த்தகம் மற்றும் எரிசக்தித் துறையில் உறவுகளை வலுப்படுத்துவதில் கவனம் செலுத்துகிறோம் ” என ரஷ்ய அதிபர் புதின் தெரிவித்தார்.

அடுத்த மாதம் ரஷ்ய அதிபர் புதின் இந்தியாவுக்கு வருகை தருகிறார். தற்போது ரஷ்யா சென்னை வெளியுறவுத்துறை அமைச்சர் ஜெய்சங்கர் அந்நாட்டு அதிபர் புதினை சந்தித்து, பிரதமர் மோடியின் பதிர்ப்பட்ட செய்தியை அவரிடம் வழங்கினார்.

இந்தச் சந்திப்பில், இந்தியாவுக்கான உர விநியோகத்தைத் தொடர புதின் உறுதியளித்தார். வர்த்தகம், பொருளாதாரம், அறிவியல், தொழில்நுட்பம் மற்றும் கலாசாரம் உள்ளிட்ட துறைகளில் இந்தியா – ரஷ்யா இடையே உறவை வலுப்படுத்து குறித்தும் ஆலாசனை நடத்தினர்.

ரஷ்ய அதிபர் புதின் செப்டம்பர் 12ம் தேதி பிரிக்ஸ் உச்சி மாநாட்டிற்காக இந்தியாவுக்கு வருவதற்கு முன்னதாக ஆகஸ்ட் 31ம் தேதி முதல் செப்டம்பர் 1ம் தேதி வரை கிரிகிஸ்தானில் நடைபெறும் ஷாங்காய் ஒத்துழைப்பு அமைப்பின் உச்சி மாநாட்டின் இடையே மோடியும், புதினும் சந்திப்பார்கள்.

இந்தநிலையில் ரஷ்ய அதிபர் புதின் கூறியதாவது:–

வளர்ந்து வரும் வர்த்தகம் மற்றும்



எரிசக்தித் துறையில் உறவுகள் குறித்தும், உரங்கள் பிரச்சினை குறித்தும் கவனம் செலுத்தியதோடு, இந்திய விவசாயிகளுக்கும் நாட்டின் விவசாயத் துறைக்கும் இந்தப் பிரச்சினையைத் தீர்க்க ரஷ்யா தன்னால் இயன்ற அனைத்தையும் செய்து வருகிறது. அணுசக்தி, உயர் தொழில்நுட்பம் ரஷ்யா தனது ஏற்றுமதியை விரிவுபடுத்தி வருகிறது, மேலும் அதைத் தொடரவும் தயாராக உள்ளது. அணுசக்தி, உயர் தொழில்நுட்பம் உள்ளிட்ட அனைத்து துறைகளிலும் உறவுகளில் முன்னேற்றம் ஏற்பட்டுள்ளது; கடந்த ஆண்டு ஏற்பட்ட சிறிய சரிவுக்குப் பிறகு, வர்த்தகம் மீண்டும் அதிகரித்து வருகிறது.

ரஷ்யா-இந்தியா உறவுகளின் வளர்ச்சியை உள்விடப்பாகக் கண்காணிப்பதில் பிரதமர் மோடி அர்ப்பணிப்புடன் இருக்கிறார். இதற்கான பெருமை பெருமளவிலும் அவருக்கே சேரும். ஷாங்காய் ஒத்துழைப்பு அமைப்பின் உச்சிமாநாட்டில் அவரைச் சந்திக்க ஆவலுடன் இருக்கிறேன்.

இவ்வாறு ரஷ்ய அதிபர் புதின் கூறியுள்ளார்.

ரஷ்ய பயணம் குறித்து அமைச்சர்

ஜெய்சங்கர் கூறியதாவது:

இந்தியா – ரஷ்யா இடையிலான ஆணைய கூட்டம் நேற்று நடைபெற்றது. இரு நாடுகளுக்கும் இடையிலான பொருளாதார ஒத்துழைப்பு வளர்ந்துள்ளது. வர்த்தகம், எரிசக்தி, உரம், அணுசக்தி உள்ளிட்ட பல்வேறு துறைகளில் இருதரப்பு ஒத்துழைப்பு அதிகரித்துள்ளது.

வரும் 31ல் கிரிகிஸ்தானில் துவங்க உள்ள ஷாங்காய் ஒத்துழைப்பு அமைப்பு உச்சி மாநாட்டில் பிரதமர் மோடி அதிபர் புதினை சந்திக்க உள்ளார். அதன்பின் நடக்கவுள்ள, ‘பிரிக்ஸ்’ உச்சி மாநாட்டுக்காக டெல்லிக்கு வரவேற்றுவோம். தொடர்ந்து, இரு தரப்பு வருடாந்திர உச்சி மாநாட்டையும் நடத்த திட்டமிட்டு வருகிறோம்.

இவ்வாறு அவர் கூறினார். ரஷிய இடையேயுள்ள அமைச்சர் சர்க்கை லவ்ரோவை ஜெய்சங்கர் சந்தித்தார். இந்த சந்திப்பின்போது இருநாட்டு உறவு, வர்த்தகம், சர்வதேச அரசியல் சூழ்நிலை, உக்கிரன் போர் உள்பட பல்வேறு விவகாரங்கள் குறித்து இருநாட்டு தலைவர்களும் ஆலோசனை நடத்தினர்.

கர்நாடக எண்கவுண்ட்டரில் பலியான வழக்கு

மிக அருகில் இருந்து தாப்பாக்கியால்

3 தமிழர்களும் சுட்டுக் கொல்லப்பட்டுள்ளனர்

பிரேத பரிசோதனையில் தகவல்

சுட்டுக் கொல்லப்பட்டனர். அவர்கள் வனவிலங்குகளை வேட்டையாடியதாக வனத்துறையினர் கூறியிருந்தனர்.

ஆனால் இது ஒரு திட்டமிட்ட கொலை என்று பல்வேறு தரப்பினரும் குற்றம்சாட்டினர். இதுகுறித்து சாம்ராஜ்நகர் மாவட்ட உதவி கலெக்டர் தினேஷ் குமார் மீனா தலைமையிலான அதிகாரிகள் குழுவினரும், போலீசாரும் விசாரணை நடத்தி வருகிறார்கள்.

இந்த நிலையில் நேற்று எண்கவுண்ட்டரில் பலியான 3 பேரின் பிரேத பரிசோதனை அறிக்கை வெளியானது. அதில் பல்வேறு திடுக்கிடும் தகவல்கள் வெளியாகி உள்ளன.

அதாவது எண்கவுண்ட்டரில் பலியான செபஸ்டின் டேவிட் குமாரின் உடலில் இருந்த துப்பாக்கி குண்டுகள் மிகவும் அருகில் இருந்து

சுடப்பட்டவை என்றும், அவரது உடலில் உள்காயங்கள் இருந்ததாகவும் பிரேத பரிசோதனை அறிக்கையில் தெரிவிக்கப்பட்டு உள்ளது. உடலில் நெஞ்சு, தொடை, வயிற்றுப் பகுதிகளில் துப்பாக்கி குண்டுகள் துளைத்தற்கான காயங்களும் இருந்ததாக தெரிவிக்கப்பட்டு உள்ளது. மேலும் அந்த தோட்டாக்களின் அளவும், ஏற்கனவே சம்பவம் நடந்த இடத்தில் இருந்து கைப்பற்றப்பட்ட தோட்டாக்களின் அளவும் சரியாக இருப்பதாகவும், அதனால் அவரை மிகவும் அருகில் இருந்தே எண்கவுண்ட்டர் செய்திருக்கலாம் என்றும் கூறப்படுகிறது.

அதேபோலதான் அந்தோணிசாமி மற்றும் ஜான் ரோஸ் பீட்டர் ஆகியோரின் உடல்களிலும் துப்பாக்கி குண்டுகள் துளைத்திருந்ததாக பிரேத பரிசோதனை அறிக்கையில் தெரிவிக்கப்பட்டு உள்ளது.

பள்ளி மாணவர்கள் தேசிய நுழைவுத் தேர்வுகளில் வெற்றி பெற ரூ.22 கோடியில் ‘வெற்றிப் பாதை திட்டம்’ சட்டசபையில் அமைச்சர் ராஜ்மோகன் அறிவிப்பு

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172 அரசு மேல்நிலைப்பள்ளிகளில் படிக்கும் மாணவர்கள், தேசிய அளவிலான உயர்கல்வி நுழைவுத்தேர்வுகளில் வெற்றி பெற்று முன்னணி உயர்கல்வி நிறுவனங்களில் இடம் பெறும் வகையில், வெற்றிப் பாதை திட்டம் ரூ.22.36 கோடி நிதி ஒதுக்கீட்டில் செயல்படுத்தப்படும் என்று சட்டசபையில் அமைச்சர் ராஜ்மோகன் அறிவித்தார்.

சட்டசபையில் பள்ளிக்கல்வித்துறை மானியக் கோரிக்கையில் 31 அறிவிப்புகளை அமைச்சர் ராஜ்மோகன் வெளியிட்டார். அதன் விவரம் வருமாறு:–

★ திறன்களை வளர்த்து தலைமுறை உயர்த்த எதிர்காலத்திற்கு தயாராகும் வகையில் ‘டி.என். அறிவு’ 2027–28ம் கல்வியாண்டு முதல் மாநிலம் முழுமையும் அனைத்து பள்ளிகளிலும் செயல்படுத்தப்படும்.

★ அரசு பள்ளிகளில், 2 முதல் 9ம் வகுப்பு வரை எழுத்தறிவு மற்றும் எண்ணறிவுத் திறன்களை உறுதிப்படுத்தும் நோக்கில் 10.5 லட்சம் மாணவர்கள் பயனடையும் வகையில், ‘திறன் பிளஸ்’ ரூ.12.5 கோடி நிதி ஒதுக்கீட்டில் விரிவாக்கம் செய்யப்படும்.

★ சொற்களை நுண்ணறிவு திறன் ‘தமிழ்நாடு தந்தினைக் கூர்ந்த’ திட்டம், முதற்கட்டமாக 500 அரசு நடுநிலைப்பள்ளிகளில், 6 முதல் 8ம் வகுப்பு மாணவர்களுக்கு ரூ.70 லட்சம் நிதி ஒதுக்கீட்டில் செயல்படுத்தப்படும்.

★ செயற்கை நுண்ணறிவு எந்திரனியல், புதுமை மற்றும் மெய்நிகர் தொழில்நுட்பங்கள் ஒருங்கிணைக்கப் பட்டு 3 நிலைகளில் ‘டி.என். ஸ்பார்க்’ ரூ.2.72 கோடி நிதி ஒதுக்கீட்டில் விரிவாக்கப்படும்.

★ 172-அரசு மேல்நிலைப்பள்ளிகளில் படிக்கும் மாணவர்கள், தேசிய அளவிலான உயர்கல்வி நுழைவுத்தேர்வுகளில் வெற்றி பெற்று முன்னணி உயர்கல்வி நிறுவனங்களில்



இடம் பெறும் வகையில், வெற்றிப் பாதை திட்டம் ரூ.22.36 கோடி நிதி ஒதுக்கீட்டில் செயல்படுத்தப்படும்.

★ 8 முதல் 12ம் வகுப்பு வரை படிக்கும் மாணவர்களின் கருத்தியல் புரிதல், பகுப்பாய்வுச் சிந்தனை மற்றும் சிக்கல்களை தீர்க்கும் திறன் ஆகியவற்றை மேம்படுத்துவதற்கு திறன் அடிப்படையிலான ‘மதிச்சுடர் திட்டம்’ மதிப்பீடு 2026–2027ம் கல்வியாண்டில் ரூ.18.01 கோடி நிதி ஒதுக்கீட்டில் நடைமுறைப்படுத்தப்படும்.

★ 1,799 அரசு உயர், மேல்நிலைப் பள்ளிகளில் மாணவர்களின் அறிவியல் சிந்தனையை வளர்க்கும் வகையில் ‘திறன்மிடர் அறிவியல் ஆய்வுகங்களுக்கு ரூ.21.84 கோடி நிதி ஒதுக்கீட்டில் உபகரணங்கள் வழங்கப்படும்.

★ 1,799 அரசு உயர், மேல்நிலைப் பள்ளிகளில் மாணவர்களின் அறிவியல் சிந்தனையை வளர்க்கும் வகையில் ‘திறன்மிடர் அறிவியல் ஆய்வுகங்களுக்கு ரூ.21.84 கோடி நிதி ஒதுக்கீட்டில் உபகரணங்கள் வழங்கப்படும்.

தமிழ் பேச்சு எங்கள் உயிர் மூச்சு. மாணவர்களிடம் தமிழாட தன்னம்

பிக்கை தலைமைத்துவம் ஓங்கிட மாணவர்களின் படைப்பாற்றல், விமர்சன சிந்தனை, சுயசிந்தனை, புதுமைமற்றும் கருத்து வெளிப்பாட்டுத் திறன்களை வளர்க்கும் வகையில், 6 முதல் 12ம் வகுப்பு வரை படிக்கும் மாணவர்களுக்கான புதிய திறன் சார்ந்த தமிழ் இலக்கியப் போட்டிகள், 2026–27ம் கல்வியாண்டில் 13 ஆயிரத்து 259 பள்ளிகளில் அறிமுகப்படுத்தப்படும்.

★ ஒவ்வொரு புன்னகையையும் பார்வையையும் ஆரோக்கியமாகக் அரசு பள்ளி மாணவர்களுக்காக அரசு, தனியார் மற்றும் பெருநிறுவன ஆல்பத்திற்களின் பங்களிப்புடன் பல், கண் மற்றும் காது பரிசோதனை முகாம்கள் நடத்தப்படும். தேவையான தொடர் சிகிச்சையினை உறுதி செய்யும் வகையில் ‘ஒளிரும் புன்னகைத் திட்டம்’ நடைமுறைப்படுத்தப் படும்.

★ பொது நூலக உறுப்பினர் சேவைகள் அனைத்தும் வளர்ந்து வரும் தொழில்நுட்பத் தேவைகளுக்கேற்ப ‘ஸ்மர்ன் நூலக உறுப்பினர் அட்டை’ மற்றும் நிகழ்நேர மின்னூடு வசதிகளுடன் ஒருங்கிணைக்கப்படும்.

★ சென்னை புத்தக கண்காட்சிக்கு வழங்கப்படும் அரசு மானியம் ரூ.75 லட்சத்தின் இருந்து ரூ.1 கோடியாக உயர்த்தி வழங்கப்படும்.

அரசு மற்றும் அரசு உதவி பெறும் பள்ளிகளில் 9 முதல் 12ம் வகுப்பு வரை படிக்கும் 23.40 லட்சம் மாணவர்களுக்கு புதிய விளையாட்டு உடை ரூ.81.89 கோடி செலவில் அடுத்த கல்வியாண்டு முதல் வழங்கப்படும்.

★ மாணவர்களிடம் குடிமை உணர்வு, பொறுப்புணர்வு, சமூக அக்கறை, சுற்றுச்சூழல் விழிப்புணர்வு மற்றும் பரிவு ஆகிய பண்புகளை வளர்க்கும் வகையில் வயதிற்குப் வகுப்பு நிலைக்கும் ஏற்ற செயல்பாடுகள் ‘சிலிவ்’ என்ற தலைப் பில் புதிய அறிவுப் பாடத்திட்டத்தில் ஒருங்கிணைக்கப்படும்.

இவ்வாறு அமைச்சர் ராஜ்மோகன் அறிவிப்புகளை வெளியிட்டார்.

அமெரிக்காவில் ஹூஸ்டன் பல்கலைக்கழகத்தில் தமிழ் இருக்கை நிறுவ மேலும் ரூ.5³/4 கோடி

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சட்டசபையில் தமிழ் வளர்ச்சிக்குற்ற மானியக்கோரிக்கையில் 8 அறிவிப்புகளை அமைச்சர் ராஜ்மோகன் வெளியிட்டார்.

★ காலியத் தமிழை உலகரங்கில் உயர்த்தி பிடிக்கும் வகையில் ‘அமெரிக்காவின் புகழ்பெற்ற ஹூஸ்டன் பல்கலைக்கழகத்தில் தமிழ் இருக்கை நிறுவவுவதற்கு கூடுதல் நிதியாக ரூ.5 கோடியே 75 லட்சம் வழங்கப்படும்.

★ கணினி திரையிலும் கன்ஸ் தமிழ் வளர்க்கும் இணைய தளம் திருச்சுடர்கள் இருவருக்கு ‘இணைய தமிழ் செம்மல்’ விருது வழங்கப்படும்.

★ தமிழக அரசால் இதுவரையில் 196 தமிழறிஞர்களின் நூல்கள் நாட்டுடைமை செய்யப்பட்டு ரூ.16 கோடியே 12 லட்சம் நூல் இலைத் தொகையாக வழங்கப்பட்டுள்ளது.

அந்த வரிசையில் இந்த ஆண்டு கவிஞர் ஜீவபாரதி, பேராசிரியர் ராஜ் கவுடமன், சாரணபால்கார் என்பிறு டி.எம்.எம். அகமது, கந்தசாமி, டி.எம்.பீர் முகமது ஆகிய 5 தமிழறிஞர்கள் நூல்கள் நாட்டுடைமை ஆக்கப்படும்.

★ திர்த்துடன் தமிழ்நாட்டின் எல்லைகளை காத்த எல்லை போரீசர்களின் சார்புறாண்மையை போற்றும் விதமாக எல்லை காவலர்களுக்கு உதவித்தொகை உயர்த்தி வழங்கப்படும்.

★ தமிழ் பல்கலைக்கழக மாணவர்களின் திறன்களை பெருக்கூறிக் அவர்களை தரணியில் தலைசிறந்தவர்களாக உருவாக்க சிறப்பு திறன் பயிற்சிகள் வழங்கப்படும்.

★ அன்னை தமிழை அணி செய்யும் விதமாக தேசிய, பன்னாட்டு கருத்தரங்கன் தமிழ் பல்கலைக்கழகத்தில் அண்டுதோறும் நடத்தப்படும்.

பாரதிராஜாவுக்கு தேனியில் மணிமண்டபம்

சென்னை, ஆக.25
தேனியில் இயக்குனர் பாரதிராஜாவுக்கு ரூ.2½ கோடியில் மணிமண்டபம் கட்டப்படும் என்று சட்டசபையில் அமைச்சர் ராஜ்மோகன் அறிவித்தார்.

தமிழக சட்டசபையில் செய்தி மற்றும் விளம்பரத்துறை மானியக்கோரிக்கையில் 9 அறிவிப்புகளை அமைச்சர் ராஜ்மோகன் வெளியிட்டார். அதன் விவரம் வருமாறு:

★ வீரமங்கை வேலுநாச்சியார், தந்தை பெரியார், அண்ணல் அம்பேத்கர், பெருந்தலைவர் காமராஜர், சுதந்திர போராட்ட வீராங்கனை அஞ்சலையம்மாள் ஆகியோருக்கு ஒருங்கிணைந்த கோட்டம் சென்னையில் ரூ.5 கோடியில் அமைக்கப்படும்.

★ தமிழ் திரையுலகின் இயக்குனர் இம்மயம் பாரதிராஜாவின் அளப்பரிய சாதனைகளை போற்றும் வகையில் அவரது திருவு ருவ சிவனுடைய் கூடிய மணிமண்டபம் தேனியில் ரூ.2½ கோடியில் அமைக்கப்படும்.

★ திரைப்பட கல்லூரி மாணவர்களின் கலைத்தரமை உலகாவிய எல்லைகளை தொட நவீன தொழில்நுட்பக் கருவிகள் மற்றும் உபகரணங்கள் உட்கட்டமைப்பு மேம்படுத்தப்படும்.

★ தமிழ்நாடு அரசு எம்.ஜி.ஆர். திரைப்படம் மற்றும் தொலைக்காட்சி பயிற்சி நிறுவனத்தில் கண்காணிப்பு கேமோக்கள் பொருத்தப்படும்.

இவ்வாறு அமைச்சர் ராஜ்மோகன் அறிவிப்புகளை வெளியிட்டார்.

இதில் வேலுநாச்சியார் உள்பட 5 தலைவர்களும் த.வெ.க.வின் கொள்கை தலைவர்கள் என்பது குறிப்பிடத்தக்கது.

ரேஷன்கடைகள் மூலம் உளுந்து, சமையல் எண்ணெய் உள்ளிட்ட பொருட்கள் அடக்க விலையில் விற்பனை

புதுச்சேரியில் பிறக்கும் குழந்தைகளுக்கு ரூ.3 ஆயிரம் பரிசுப் பெட்டகம்

பட்டினாட்டில் முதலமைச்சர் ரங்கசாமி அறிவிப்பு

புதுச்சேரி, ஆக.25–
ரேஷன்கடைகள் மூலம் உளுந்து, சமையல் எண்ணெய் உள்ளிட்ட அத் தி யா ல் ப் ப் பொ ருட் க்ள் அடக்க விலையில் விற்பனை செய்யப்படும். புதுவையில் பிறக்கும் குழந்தைகளுக்கு ரூ.3,000 பரிசு பெட்டகம் வழங்கப்படும் என்று பட்டினாட்டில் முதலமைச்சர் ரங்கசாமி அறிவித்துள்ளார்.

புதுச்சேரி சட்டசபையில் ஆண்டு தோறும் மார்ச் மாதம் பட்டினாட் தாக்கல் செய்யப்படும். இதில் கட்டத் ஆட்சியில் நிதித்துறை பொறுப்பு வகித்த முதலமைச்சர் ரங்கசாமி ஏப்ரல் முதல் ஆகஸ்டு மாதம் வரை 5 மாதங்களுக்கு ரூ.5 ஆயிரத்து 396 கோடியே 1 லட்சத்து 59 ஆயிரத்துக்கான இடைக்கால பட்டினாட்டை தாக்கல் செய்தார்.

இந்த நிலையில் நடந்து முடிந்த சட்டசபை தேர்தலில் தேசிய ஜனநாயக கூட்டணி கட்சி மீண்டும் வெற்றி பெற்று முதலமைச்சராக ரங்கசாமி பொறுப்பேற்றார். இதையடுத்து பட்டினாட் தாக்கல் செய்ய நடவடிக்கை எடுத்தார். இதற்கான கோப்பு தயாரித்து மத்திய அரசுக்கு அனுப்பி வைக்கப்பட்டது.

யூனியன் பிரதேசமான புதுச்சேரி, மத்திய உள்துறையில் கீழ் வருவதால் பட்டினாட்டில் மத்திய அரசு ஒப்புதல் பெற வேண்டும். அதன்படி புதுச்சேரி மாநிலத்தின் ரூ.14,300 கோடி பட்டினாட் தாக்கல் செய்த மத்திய அரசு அனுமதி வழங்கியது. இதனை தொடர்ந்து நிதி பொறுப்பு வகிக்கும்

முதலமைச்சர் ரங்கசாமி இந்த நிதி ஆண்டுக்கான (2026– 27) பட்டினாட்டை சட்டசபையில் நேற்று தாக்கல் செய்தார். இடம் பெற்றுள்ள முக்கிய அறிவிப்புகள் விவரம் வருமாறு:–

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வாடிக்கையாளர்கள் தங்களது தேவைகளுக்கு புதிய அலுவலக வளைத்ததை அனுமுகுமாற கேட்டுக் கொள்ளப்படுகிறார்கள்.
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இதன் மூலம் எங்களது வாடிக்கையாளர்கள் மற்றும் பொதுமக்களுக்கு அறிவிப்பது யாதெனில், எங்களது டி என் டெட்டி சாலை கிளை எண். 13 7 (மையுயர் எண்) 6, மீனாட்சி டவர், ழுன்றாம் தாம், ராஜமன்னர் தெரு, ஜி் என் டெட்டி சாலை, தி் நார், தமிழ்நாடு – 600017 என்ற முகவரியில் இருந்து, இரண்டாம் தாம், எண். 221, திரு. வி. க. சாலை, ராயப்பேட்டை, தெருவரிசையில், மயிலம்பூர், சென்னை, தமிழ்நாடு – 600004 என்ற முகவரிக்கு 27 நவம்பர், 2026 முதல் மாற்றப்படுகிறது.

புதுவையில் ரேஷன்கடைகள் மூலம் தற்போது வழங்கப்படும் அரிசியின் அளவை மாற்றியமைத்து அரிசியை மாவ, சோறுமை மாவ, துவரம் பருப்பு, சோழவரகு மாவ, சர்க்கரை மற்றும் நெய் உள்ளிட்ட அத்தியாவசியப்பொருட்கள் வழங்க உத்தேசிக்கப்பட்டுள்ளது. மேலும், ரேஷன்கடைகள் மூலம் உளுந்து, சமையல் எண்ணெய் உள்ளிட்ட அத்தியாவசியப்பொருட்கள் அடக்க விலையில் விற்பனை செய்யப்படும். இதற்காக 10 இடங்களில் சிறிய அடக்க விலை கடைகள் அமைக்கப்படும்.

பாண்டை மூலம் கொள்முதல் செய்யப்படும் பால் விலையை அதன் தரத்தின் அடிப்படையில் உயர்த்தி அதிகபட்சமாக லிட்டருக்கு ரூ.41 வரை வழங்கப்படும். மின் ஆற்றலை செமித்து தேவைப்படும்போது வீனிசியாகிக்க ரூ.150 கோடி மதிப்பில் 50 மெகாவாட் திறனுடைய செமிப்பு அமைப்பை நிறுவ உத்தேசிக்கப்பட்டுள்ளது. புதிதாக 1,000 மின்வர்களுக்கு முதியோர் உதவித்தொகை வழங்கப்படும். இந்திராகாந்தி அரசு பொது மருத்துவமனை மற்றும் பட்ட மேற்படிப்பு ஆராய்ச்சி மையத்தில் இதயவியல் சேவைகளை வலுப்படுத்தும் பொருட்டு சுவாச கருவிகள் உள்பட நவீன உபகரணங் கள் கொள்முதல் செய்யப்படும்.

புதுச்சேரியில் அரசு உதவிவெறும் உயர்வல்வி நிறுவனங்களில் பயிலும் அனைத்து மாணவர்களுக்கும் இலவச பஸ் வசதி

ஏற்படுத்தப்படும். இளைஞர்களின் வேலைவாய்ப்பு திறனை மேம்படுத்தும் நோக்கில் தகவல் தொழில்நுட்பம் மற்றும் தகவல் தொழில்நுட்ப சேவைகளில் 150 மாணவர்களுக்கு மாதம் ரூ.10 ஆயிரம் உதவித்தொகையுடன் டிஜிட்டல் பயிற்சி 12 மாதம் வழங்கப்படும்.

மாணவர்களின் உயர்கல்வி வாய்ப்புகளை மேம்படுத்தும் வகையில் நீட், ஜே.இ.இ. ஆகிய மேம்பட்டதேர்வுகளுக்கு கற்றல் திறனை மேம்படுத்த அரசு, அரசு உதவி பெறும் பள்ளிகளில் படிக்கும் 9, 10–ம் வகுப்பு குழந்தைகளுக்கு இலவசமாக டேப்லெட் (கையடக்க கணினி) இந்த நிதியாண்டு முதல் வழங்கப்படும்.

வறுமை கோட்டிற்கு கீழ் உள்ள 63 ஆயிரம் குடும்ப தலைவிகளுக்கு மாதம் ரூ.2,500 வழங்கப்படுகிறது. தகுதி உள்ள அனைத்து குடும்ப தலைவிகளுக்கும் இந்த திட்டம் விரிவு படுத்தப்படும். புதுவையில் பிறக்கும் அனைத்து குழந்தைகளுக்கும் ரூ.3 ஆயிரம் மதிப்புள்ள பரிசு பெட்டகம் வழங்கப்படும். இதில் (பெட், கொசு



..... Defendants.

The above suit has been filed against you by the Plaintiff against you for recovery of a sum of Rs. 2,51,12,117/- (Rupees Two Lakhs fifty one thousand one hundred twelve rupees only) together with interest @ 10.75% per annum compounded with monthly rests from the date of plaint till the date of realization of the entire amount in respect of the Education loan account bearing no 8032722210000072. In the above suit, the Hon'ble II Asst. Judge, City Court, Chennai has ordered notice to you by paper publication returnable by 15.09.2026. Hence be present before the Hon'ble II Asst. Judge, City Court, Chennai at 10.30 A.M. on 15.09.2026 either in person or through an advocate duly authorised by you failing which the matter will be heard and decided in your absence.

G.SURESH
Counsel for Plaintiff

Whereas a complaint has been filed by the complainant M/S. Greer Malabar Finance Ventures Ltd., Rep by its Authorized Signatory Mr.K.R.Vijay against the above accused for the offence punishable under Section 138 of the Negotiable Instruments Act, 1881; and whereas a Non-Bailable Warrant was issued against you by this Hon'ble Court and the same could not be executed despite repeated attempts; and whereas this Hon'ble Court is satisfied that you have absconded or are concealing yourself to avoid execution of the said warrant; Now therefore, this PROCLAMATION is hereby issued requiring the accused M/s. KARPAGAM ELUMALAI - Proprietor of M/s. Sugumar Agencies, having office at the above mentioned address, to appear before the Hon'ble Metropolitan Magistrate, Fast Track Court - II, Egmore @ Allilukam, Chennai on 01.09.2026 at 10.30 A.M. in connection with the above case. Take notice that in default of your appearance on the aforesaid date and time, further proceedings shall be taken against you in accordance with law including declaration as a Proclaimed Offender.

M. CHINNATHAMBI
Advocate for Complainant

