

RAM/SECT/BSE/025/25-26

Date: August 16, 2025

To
The Corporate Relationship Department
BSE Limited
1st Floor, Rotunda Building, P.J. Towers,
Dalal Street, Mumbai – 400 001.

Sub: Newspaper advertisement

Ref: Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Scrip Code: 530951 | Stock Symbol: RAMINFO

Dear Sir / Madam,

Pursuant to Regulation 30 read with Para A of Part A of Schedule III and Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed herewith is the Newspaper advertisement issued by the Company before the dispatch of the AGM Notice in accordance with the General Circular No. 20/2020 dated May 05, 2020 and General Circular No. 9/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs.

The advertisement has been published in the following newspapers:

1. Business Standard (in English language)
2. Nava Telangana (in Telugu language)

The newspaper advertisements may also be accessed on the website of the Company, viz., www.raminfo.com

Kindly take the same on your records.

Thanking you,

For **RAMINFO LIMITED**

K. Kiran Kumar Reddy
Company Secretary & Compliance Officer



LUNCH WITH BS: MOTILAL OSWAL
MD & CEO, MOTILAL OSWAL FINANCIAL SERVICES

Beyond bulls & bears

Oswal tells Samie Modak and Khushboo Tiwari why stock market investing is all about trust and why he is not rattled by market crashes

Motilal Oswal, cofounder and managing director of the eponymous financial services firm, arrives promptly at the decided time of 1:30 pm at Sette Mara, a West Asian restaurant on the ninth floor of The St Regis Mumbai.

The luxury hotel, just a mile away from the sleek Motilal Oswal Tower in Lower Parel, offers a stunning view of Mumbai's skyline, with Mukesh Ambani's 27-storey residence, Antilia, standing prominently in the distance.

His team has cautioned us that Oswal, who was born to a Jain family, is particular about food. However, the man who greets us with a warm smile is anything but fussy. "I'll eat anything you order," he says with a chuckle. Sette Mara is temporarily sharing its space with The Sahib Room, a modern Indian restaurant under renovation, and is buzzing with diners. Two menus land on the table — Lebanese and Indian. Given the limited vegetarian options on the Lebanese one, we opt for Indian cuisine, a decision met with unanimous approval.

As we settle in, with Oswal's back to the city's toniest towers, he shares a cultural insight: "In Marwari tradition, we often have dessert first." His

“WE’VE WEATHERED FOUR BIG CRASHES — HARSHAD MEHTA IN ’92, THE DOTCOM BUST, THE 2008 FINANCIAL CRISIS, AND COVID. I’M NOT WORRIED. MARKETS ALWAYS BOUNCE BACK”

eyes light up at the mention of sweets, though he's content to let us choose the starters.

We order Rampuri *paneer tikka* and *dahi kebab*. Their aromas soon blend with the restaurant's warm ambiance. For dessert, we encourage him to take charge. He agrees with a grin, his friendly demeanor belying his stature. A prominent figure in the world of finance, he is as approachable as the menu he so casually entrusts us with.

As the starters arrive, the 63-year-old chartered accountant leans into a topic close to his heart: philanthropy.

In 2023, he and cofounder Raamdeo Agrawal pledged 10 per cent of the company's equity — valued at almost ₹5,000 crore today — for social causes, with education, healthcare, and rural upliftment identified as primary focus areas. With ₹800 crore already deployed — including over ₹100 crore each to the Indian Institute of Technology Bombay and

NOW THEIR SONS HAVE JOINED MOFSL, BUT THE PROMOTERS AREN'T READY TO STEP BACK JUST YET. “WE’LL BE AROUND ANOTHER 10-12 YEARS, HOPEFULLY”

Indian School of Business, Hyderabad — Oswal's vision is ambitious. He reveals plans for a 300-bed charitable hospital in Mumbai's Goregaon suburb, a hope for the city's poorest, offering care free of charge.

Oswal's days, he confides, now revolve around the foundation. He and Agrawal have handed the reins of their business to professional CEOs, allowing him to focus on impact. "It's where my time goes," he says, his voice steady with purpose.

As the starters are served, Oswal nudges the larger portions toward us. "I'm not a big eater," he says. "One *chapati* a day; and I've skipped dinner for years." A self-proclaimed creature of habit, he prefers the tangy chaos of street-style *bhelpuri* or *chaat* over culinary adventures. The simplicity feels at odds with his billionaire status, sparking our curiosity.

Born in a small village in Rajasthan, Oswal chose to become a chartered accountant rather than join his family's grain trading business, becoming the first person from the family to go to college. He was living in a Mumbai hostel when he met Raamdeo Agrawal, who was also studying to be a CA in the same hostel. A growing friendship and a shared passion for the stock market led them to launch an accounting firm and later became sub-brokers at the Bombay Stock Exchange (now BSE).

In 1987, when they started their company, the name "Motilal Oswal", which was the name of the badge issued to them as sub-brokers, stuck. The beginnings were humble. Besides the two promoters — with Oswal handling customer support, operations, and expansion, and Agrawal focusing on finance and research — a peon is all they had in the name of staff. Today, Motilal Oswal has expanded to cover equity trading, investment banking, mutual funds, asset management, and home finance.

Today, Oswal's net worth is \$2.1 billion, according to Forbes.

"What's it like being a billionaire in Mumbai?" we ask, half-expecting tales of yachts or private choppers. Oswal's eyes twinkle as he recalls his early days riding local trains from the city's distant suburbs to the Bombay Stock Exchange's frenetic trading floor, and

ILLUSTRATION: BINAY SINHA

walking to a payphone located some 1.5 km from the exchange to take orders from clients.

"You're asking the wrong person," he laughs. "I'm middle-class at heart. No fancy watches. I drive Tatas or Mahindras." We press further: "What's the last extravagant thing you bought?" He pauses, then grins. "Maybe my new house on Peddar Road. Mumbai's real estate prices are insane."

As the plates of starters vanish, a pivotal moment arrives: the main course. Sated but not stuffed, we lean toward a simple *subz dum biryani*. Oswal senses we might still be hungry. "Let's add *dal*, *kadai subz*, and *butter kulcha*," he insists. "We Marwaris love our ghee," he declares, sealing the order with a nod.

The table feels abundant.

The conversation shifts to the heart of Motilal Oswal Financial Services Ltd's (MOFSL's) business. Asked about disruptors like Zerodha and Groww, Oswal is unfazed. "They're making investing popular, lifting the whole ecosystem," he says.

MOFSL, a traditional broker, isn't lagging — over 70 per cent of its orders now flow through mobile phones, a statistic he shares with quiet pride.

On contemporaries, he's candid: "We started in 1987. Most from that era are gone or haven't scaled. We only talk about the winners."

What's MOFSL's secret? "Trust," Oswal says simply. "Stock market investing is all about trust." It's a principle woven into the firm's DNA, with the founders' personal investments, too, all channelled through MOFSL's platforms.

But isn't he rattled by market crashes? "We've weathered four big ones — Harshad Mehta in '92, the dotcom bust, the 2008 financial crisis, and Covid. Each time, our holdings dropped over 30 per cent. I'm not worried. Markets always bounce back," he says, calm as a seasoned sailor.

As the *biryani*, *dal*, and *kulchas* arrive, Oswal ensures we're well-served, topping our plates like a long-time friend. The ease is infectious. We pivot to MOFSL's workplace culture, a point of pride for Oswal. "We've been named the best place to work multiple times," he says.

About 15 per cent of the company's equity rests with employees. He also talks about the leadership training centre coming up on Mumbai's outskirts. "Employee growth is everything," he says. He reels off names like Nirmal

“WE’VE BARELY SCRATCHED THE SURFACE. WE ARE PLANNING ON HOW WE CAN SCALE UP 10X-15X FROM CURRENT LEVELS”

Jain (IIFL Group's founder and chairman), Nitin Rakesh (Mphasis CEO), and (seasoned investor) Madhusudan Kela — industry titans who cut their teeth at MOFSL. "We're an incubator," he beams. "Their success is our pride."

No journey is flawless, though. Oswal admits to missteps, like venturing into lending. "Recovery is the key aspect of the business," he says, wincing at the memory.

Lesson learned, MOFSL is doubling down on its core: equity markets. "We've barely scratched the surface," he says, the fire of ambition still burning bright. "We're planning on how we can scale up 10x-15x from current levels."

As we wait for dessert, the conversation turns to a delicate question: "How have you and Raamdeo Agrawal avoided fallout with these years?" Oswal's laughter fills the now deserted restaurant. "It's a miracle, isn't it? These days, even marriages don't last this long."

He brushes off breakup rumours as media fiction, admitting to "healthy differences" that have only strengthened their bond. Now, their sons have joined MOFSL, learning the ropes, but the promoters aren't ready to step back just yet. "We'll be around another 10-12 years, hopefully," he says.

The main course has left us pleasantly full, but we save room for sweets, eager to see Oswal's Marwari love for desserts in action. He asks the server for *gulab jamun*, only to learn the menu offers fewer than half a dozen options, thereby limiting his sweet-tooth prowess. We settle for *badam malai ki phirni*, a creamy finale to a meal that has lasted over an hour.

"This is the most I've eaten in ages," Oswal says, his plate nearly clean. But he is not satiated — not when it comes to MOFSL's future. With the zeal of a startup founder, he's already planning the firm's next leap. On that note, we call it a day, turning away from Mumbai's skyline that is visible beyond the windows.

As he unassumingly pulls off in his Mahindra SUV from the hotel porch, Oswal leaves an impression: a humble billionaire driven by trust looking to craft a lasting legacy.

POSSESSION NOTICE

EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED

CIN: U67100MH2007PLC174759

Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098

APPENDIX IV [Rule-8(1)] POSSESSION NOTICE (For Immovable property)

Whereas, The Authorized Officer of the Secured Creditors under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Act), 2002 and in exercise of powers conferred under Section 13(12) read with (Rule 3) of the Security Interest (Enforcement) Rules, 2002 issued a demand notice as mentioned below calling upon the borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

Thereafter, the Secured Creditors have assigned the financial assets to Edelweiss Asset Reconstruction Company Limited also as its own/acting in its capacity as trustee, herein after referred as EARC under Sec.5 of SARFAESI Act, 2002 is more specifically mentioned below. EARC has stepped into the shoes of the Secured Creditors and all the rights, title and interests of the Secured Creditor with respect to the financial assets along with underlying security interests, guarantees, pledges have vested in EARC in respect of the financial assistance availed by the Borrower and EARC exercises all its rights as the secured creditor.

The borrower having failed to repay the amount, notice is hereby given to the Borrower(s), Co-Borrower(s) & Guarantor(s) and the public in general that the undersigned being the Authorised Officer of Edelweiss Asset Reconstruction Company Limited has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the mentioned against each property.

Sl No	Loan Account Number & Name Of The Borrower(s) Co-Borrower (s)	Demand Notice date and Amount	Trust Details	Date of Possession	Symbolic/ Physical Possession
1.	Loan account number: HLJ0219/H/14/100083 and HLJ0219/H/14/100055 1) Mr. SHAIK MOHAMMED SULTAN (Borrower) 2) Mrs. SHAIK FATHIMA (Co-Borrower)	09-12-2022 and Rs. 23,09,181.52	EARC TRUST SC-425 and Poonawalla Housing Finance Limited	13.08.2025	Physical Possession
DESCRIPTION OF SECURED ASSET:- ITEM NO: 1 : Guntur District, Guntur Sub-District, Guntur Municipal Corporation Area, Guntur City, Lancheester Road, Kamma Bazaar, 7th Line, Municipal Old Ward No.9, New Ward No.21, Block No.10, T.S.No.767, covering in an extent of Ac.1.4195 Square feet, and in it Municipal Asst.No.25565/DN/1, Door No.18-39-47, covering in an extent of 75 Square yards of R.C.C. Roof Daba and Asbestos Sheet Shed house is being bounded by: East: Property of Shaik Mastan Saheb, 18.0 feet, South: Property of Shaik Mastan Saheb, 37.6 feet, West: Municipal Corporation Road, 18.0 feet, North: Property of Shaik Madar Saheb, 37.6 feet Within these boundaries covering in an extent of 75 Square yards or 62.71 square meters of R.C.C.Roof Daba and Asbestos Sheet Shed house bearing Door No. 18-39-47 with all existing constructions thereupon and more specifically mentioned in the Sale Deed vide Document Number: 5375/2011 of S.R.O. Guntur.					
2.	Loan Account Number: VJW12030100309 1) Mr. Srinivasarao Gogineni (Borrower) 2) Mrs. Pavani Gogineni (Co-Borrower)	07-02-2025 and Rs. 30,31,255.54	EARC TRUST SC 493 and Centrum Housing Finance Limited (formerly known as National Trust Housing Finance Limited)	14.08.2025	Symbolic Possession
DESCRIPTION OF SECURED ASSET:- All The Piece And Parcel Of Guntur District - Kakumanu Sro - Kommuru House Of Garlapadu Village - Garlapadu Village Panchayat Door No. 738-3 - Near Door No. 4-27- As Per House Tax Receipt Door No. 3-110- Assessment No. 510- In This An Extent Of 419.4 Sq. Yards And Bounded On The; East By: Site Of Siddhabathini Subbarao, Nageswara Rao; 125 ½ Links. North By: Site Of Goungunla Veeragharavulu, Ramineni Subbarao; 69 ½ Links, West By: Site Of Executant (Ac.0.06 Cen.S), Nidubrolu Subbarao; 125 ½ Links. South By: Joint Gaint 69 Links.					
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Edelweiss Asset Reconstruction Company Limited for the amount mentioned above and interest thereon.					
Place: Andhra Pradesh Date: 16.08.2025			Sd/- Authorised Officer Edelweiss Asset Reconstruction Company Limited		

Edelweiss

Asset Reconstruction

STATE BANK OF INDIA

H No 1-8-563/1, 1st Floor, Opp: Sandhya Theatre, RTC 'X' Roads, Chikkadpally, Hyderabad - 500 020. Ph: 040-2346 1614 e-mail: sbi.20945@sbi.co.in

STRESSED ASSETS RECOVERY BRANCH-2, HYDERABAD

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULE 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged / charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank Of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on 29-09-2025.

1	Sri Pophthi Varun, S/o Ananth Prakash & Smt Pophthi Nagamani, W/o Pothi Varun, H.No.: 2-1-124/2, Near Bangaru Maisamma Temple, Subhash Nagar Colony, Medipally Mandal, Hyderabad-500 092. Also At: Plot No.11, Subhash Nagar Colony, Near Bangaru Maisamma Temple, Boduppal, Hyderabad-500 092.	Reserve Price	EMD
All that the Residential Building with G+1 With 638 Sft in each floor on part of plot no.11 North part (towards western side) in Survey No.127 admeasuring 87.71 Sq.Yds (out of 100 Sq.Yards) situated at Boduppal Village under Boduppal Municipal Corporation, Medipally Mandal, Medchal Malkajigiri Dist. Telangana State and bounded as follows: Boundaries as per Deed: North: 20'Wide Road, South: Plot No.11 South part, East: Part of Plot No.11 & North part (towards Eastern Side), West: Plot No.10. Boundaries as per Site: North: 20'wide Road, South: H.No.2-123/1, Plot No.11, East: Neighbours House, West: H.No.2-119/2 on Plot No.10. Doc.No. 11345/2022, dated 29-07-2022 standing in the name of Sri Pophthi Varun, S/o Ananth Prakash and Smt. Pophthi Nagamani, W/o. Pophthi Varun.			
Auction date: 29-09-2025, Auction Time: 10.00 AM to 15.30 PM With unlimited auto extension of 10 minutes			
All prospective bidders are request to: For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's website: https://www.sbi.co.in/web/sbi-in-the-news/auCTION-notices . For Registration, EMD, Auction Details etc., visit https://baanknet.com/eauCTION-psb/x-login of the service provider: M/s. PSB Alliance, e-Auction Portal: https://baanknet.com & Toll free Number: +91-8291220220, Mail ID: support.BAANKNET@psballiance.com.			
Note: Interested bidder may deposit Pre-Bid EMD with PSB Alliance one day before the e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance's Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.			
All the Statutory dues including any Taxes, GST, Registration charges etc., will be borne by Successful Bidder. For any further details of property, Please Contact: Sri. Pradeep Dakey, Chief Manager, 88864 40097 and Sri. M. Ravinder, Manager, 98489 06472, State Bank of India, Stressed Assets Recovery Branch-2, Hyderabad, H.No.1-8-563/1, 1st Floor, Opp: Sandhya Theatre, RTC 'X' Roads, Chikkadpally, Hyderabad, Telangana - 500 020.			
Place: Hyderabad Date: 14-08-2025		Sd/- Authorised Officer, State Bank of India, SARB-2, Hyderabad.	

Traminfo

RAMINFO LIMITED

CIN: L72200TG1994PLC017598

Regd. Off: Unit No. 1609, 16th Floor, Orbit, Plot No. 30C, Sy. No. 83/1, Hyderabad Knowledge City, TSIIIC, Madhapur, Shaikpet, Hyderabad, Telangana-500081, Telangana, India
Email: cs@raminfo.com, Website: www.raminfo.com

NOTICE

NOTICE is hereby given that, pursuant to provisions of the Companies Act, 2013 and rules made thereunder read with the circulars issued by the Ministry of Corporate Affairs (MCA) and the Securities and Exchange Board of India (SEBI) allowing the companies to hold their Annual General Meetings (AGMs) through Video Conferencing (VC) or Other Audio Visual Means (OAVM) and dispatch of AGM Notice and Annual Report electronically, the 31st Annual General Meeting (AGM) of the Company is scheduled to be held on Wednesday, the 17th day of September, 2025 through VC in compliance with the circulars of MCA and SEBI.

For the above purpose, the AGM Notice and the Annual Report will be dispatched electronically to the e-mail addresses of the members registered with their respective Depository Participants as per the circulars of MCA and SEBI.

In this regard, the members whose e-mail IDs for all communications are not registered with their respective Depository Participants are hereby requested to register / update their e-mail IDs with their respective Depository Participants.

The AGM Notice and the Annual Report will also be made available on the Website of the Company at www.raminfo.com and the same can also be accessed from the website of the Stock Exchange i.e., BSE Limited at www.bseindia.com.

The Company is providing remote e-voting facility as well as e-voting facility during the meeting. The members who have not registered their e-mail addresses with their respective Depository Participants can also cast their vote through remote e-voting system or through the e-voting facility provided during the meeting and the detailed procedure for remote e-voting and e-voting during meeting shall be given in the AGM Notice.

UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC and also requested to convert their physical share Certificates into dematerialized form (electronic form). The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the same will be transferred to Investor Education and Protection Fund Authority (IEPFA) after expiry of seven years along with the Shares thereon timely.

For Raminfo Limited
Sd/-
K. Kiran Kumar Reddy
Company Secretary & Compliance Officer

Place : Hyderabad
Date : August 14, 2025

STAR

HOUSING FINANCE

Star hai toh bharosa hai

CIN: L45201MH2005PLC376046
Registered office: 603, Western Edge I, Above Metro Cash & Carry, Borivali East, Mumbai 400066
E mail: compliance@starhfi.com, Contact No. 8828036610

EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER ENDED 30TH JUNE, 2025 AS PER IND AS NBFC (DIVISION III)

Sr. No.	Particulars	Quarterly ended June 30, 2025 (Unaudited)	Year ended March 31, 2025 (Audited)	Quarterly ended June 30, 2024 (Unaudited)
1.	Total Income From Operations	2,181.25	9,496.27	2,095.90
2.	Net Profit / (loss) for the period (before Tax, Exceptional Items and/or Extraordinary Items)	177.20	1,418.80	390.61
3.	Net Profit / (loss) for the period (Before Tax and after Exceptional and/or Extraordinary Items)	177.20	1,418.80	390.61
4.	Net Profit / (loss) for the period after tax (after Exceptional and/or Extraordinary Items)	138.41	1,109.91	301.85
5.	Total Comprehensive income for the period [comprising *Profit/ (Loss) for the period (after tax) and other comprehensive income(after tax)]	156.16	1,071.78	365.78
6.	Paid up Equity Share Capital (face value Rs. 5/- each)	3,948.20	3,948.20	3,939.03
7.	Reserves excluding Revaluation Reserves	10,595.04	10,438.87	9,781.96
8.	Securities Premium Account	4,234.39	4,234.39	4,126.22
9.	Network	14,543.24	14,387.07	13,776.67
10.	Paid up Debt Capital/Outstanding Debt	-	-	-
11.	Debt Equity Ratio	2.69	2.81	2.43
12.	Earnings Per Share (of Rs. 5/- each)	0.18	1.41	0.38
	Basic Diluted	0.18	1.40	0.37
13.	Capital Redemption Reserve	-	-	-
14.	Debtenture Redemption Reserve	-	-	-
15.	Debt Service Coverage Ratio	1.01	1.25	1.16
16.	Interest Service Coverage Ratio (Number of times)	1.19	1.44	1.40

Notes :
a) The above is an extract of the detailed format of Unaudited Financial Results for the Quarter ended 30th June, 2025 filed with BSE Limited under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The complete Financial Results for the quarter ended 30th June, 2025 are available on the website of BSE Limited at www.bseindia.com and Company's website at www.starhfi.com.
b) The above Financial Results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 14th August, 2025.
c) The Unaudited Financial Results for the quarter ended 30th June, 2025 are reviewed by the Statutory Auditors of the Company and are in compliance with the requirement of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Place : Mumbai
Date : 14.08.2025

FOR STAR HOUSING FINANCE LIMITED

Sd/-
Kalpesh Dave
Director & Chief Executive Officer
DIN: 08221964

Sd/-
Kavish Jain
Director
DIN: 02041197

