

**Ref. No: 2025-26/024**

**June 28, 2025**

National Stock Exchange of India Limited  
Exchange Plaza, 5<sup>th</sup> Floor,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai 400 051

**Script Code: COROMANDEL**

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400 001.

**Scrip Code: 506395**

Dear Sir/Madam,

**Sub : Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 with regard to notice given to shareholders by advertisement in newspapers**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copies of the advertisement published in the newspapers viz., Business Line (English) and Nava Telangana (Telugu) on June 28, 2025, regarding intimation of 63<sup>rd</sup> Annual General Meeting of the Company to be held on Thursday, July 24, 2025, through Video Conferencing / Other Audio Visual Means, registration of email address, updating of bank details of shareholders, e-voting and other related information.

We kindly request you to take the above submission on record.

Thanking you,

Yours truly,  
For **Coromandel International Limited**

**B Shanmugasundaram**  
**Company Secretary and Compliance Officer**

**Encl: a/a**



# Listed bearings makers have a strong outlook

Earnings forecasts lifted for Schaeffler, SKF, and Timken

RAM PRASAD SAHU  
Mumbai, 27 June

Bearings outperformed other segments in the auto component sector in the fourth quarter of 2024-25 (Q4FY25). Three major listed bearing biggies—Schaeffler India, SKF India, and Timken India (Timken)—saw their earnings get upgraded for FY26 and FY27 after the Q4 show, and the prospects for the sector going ahead.

The three stocks have generated higher returns than their peers and broader indices over the last three months, with Timken leading the chart, registering gains of 23.5 per cent. The average returns for the bearing companies over this period has been 20 per cent, which is twice that of the BSE 200 and BSE 500 indices. The BSE Auto index, too, has lagged behind them with returns of 12.7 per cent.

In Q4, aggregate revenues of bearing companies grew 9 per cent year-on-year (Y-o-Y), driven by strong growth in the railway segment (Timken), an uptick in the aftermarket division (Schaeffler and Timken), robust growth in two-wheeler production volumes (SKF), and a recovery in export revenue (Schaeffler), says Kotak Research.

Revenue growth for the bearing majors was led by Schaeffler, which posted an uptick of 16 per cent Y-o-Y. While SKF put up a flattish performance, Timken's sales were up 5 per cent over the year-ago quarter. Schaeffler's growth was driven by a 13 per cent increase in the automotive technologies business. Other growth contributors for the company were exports, which grew 23 per cent on a low base, vehicle lifetime solutions (up 12 per cent), and export segments saw a low single-digit growth.

Centrum Research highlights that domestic bearing demand remained strong across companies, driven by healthy momentum in railways, automotive (especially tractors, small commercial vehicles, and sports utility vehicles), and industrial segments like food & beverage, and infra-

structure. While Timken and Schaeffler saw strong domestic traction, export demand stayed weak for Timken and SKF due to global macro headwinds, though Schaeffler saw a rebound led by the Asian markets, says Amit Dhameja of the brokerage.

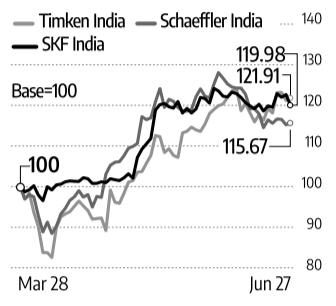
The operating performance of bearing majors was also healthy. The operating profit of the trio was up 20 per cent Y-o-Y due to favourable transfer pricing, and a richer product mix, points out Rishi Vora of Kotak Research. As a result, net profit grew 20 per cent Y-o-Y.

Centrum Research points out that bearing companies saw stable-to-improving margins despite input cost pressures and an unfavourable product mix. Margin resilience was driven by localisation, backward integration, operating leverage, and pricing actions while select one-offs and disciplined cost control further supported profitability. While operating profit margin of SKF was up 573 basis points (bps) Y-o-Y to 23.5 per cent, it expanded 89 bps for Schaeffler to 19 per cent, and 19 bps to 22.3 per cent for Timken.

Underlying sector growth, strong order book, and localisation are expected to help bearing companies grow and improve margins going ahead. The top picks for Centrum Research are Timken and Schaeffler led by growth in sectors like railways, wind, and steel, in addition to focus on localisation. For Kotak Research, Timken and SKF are top picks. For SKF, growth in the medium term should be driven by an increase in bearing content in the railway segment, a pickup in the industrial segment, and a steady performance in the automotive segment. For Timken, the triggers are domestic railways market, exports, and the upcoming new manufacturing plant for spherical and cylindrical roller bearings.



Robust showing



Source Bloomberg

cent growth in the automotive segment. What dragged the overall show was a 13 per cent decline in the export segment due to weak demand trends in the European Union (EU) and the Americas. In addition to one-time gains, Timken's revenue growth was on account of a high single-digit increase in the railway and process industries segment while replacement, commercial vehicles, and export segments saw a low single-digit growth.

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## INSURANCE-RELATED FRAUDS

# Beware of pressure tactics: Limited-time deals, fear-based appeals

HIMALI PATEL

A 65-year-old retired resident of Mumbai recently lost ₹2.36 crore in an online insurance refund scam. Fraudsters posing as officials from bodies like the Insurance Regulatory and Development Authority of India (Irdai), National Securities Depository Limited (NSDL), and National Payments Corporation of India (NPCI) contacted him via WhatsApp in November 2024, promising refunds for premiums of seven lapsed insurance policies.

After paying the initial processing fee, the victim was asked to make several more payments under various pretenses. When no refund materialised, he realised in May 2025 that he had been defrauded and filed a complaint.

This National Insurance Day, let us look at the various types of fraud that are taking place and how you can avoid falling prey to them.

## Recovery scam

Fraudsters lure individuals with false promises of recovering bonuses or maturity proceeds from lapsed policies. They use leaked policy data and impersonate insurance agents.

"Sometimes they promise support in getting refunds of premiums already paid for mis-sold policies," says Vikram Babbar, partner, EY Forensic & Integrity Services – Financial Services.

Fraudsters then request payments under various pretenses. "They request payments for legal, tax, or administrative reasons," says Pankaj Goenka, vice president and head – B2B2C business, InsuranceDekho.

"Sometimes, they persuade victims to buy new policies by falsely claiming that the recovery amount can only be credited to an active policy," says Shilpa Arora, co-founder and chief operating officer (CEO), Insurance Samadhan.

"In reality, these offers do not

have any backing from an insurance company," says Yatharth Rohila, advocate and partner, Aeddhha Legal. Once the money is collected, the fraudsters disappear.

## Fake policy scam

Fraudsters sell fake policies posing as genuine agents or brokers. They use forged documents, websites, and helplines to appear legitimate. Premiums are collected via personal UPI IDs or bank accounts, and victims receive fake documents with policy numbers and QR codes.

Fraudsters make references to familiar and reputable institutions to gain trust. "They put pressure on victims saying the offer is valid only for a short period," says Goenka.

Only later do victims realise they have been duped. "They learn that the policy is false only when they attempt to make a claim," says Anita Upadhyay, chief executive officer, Lords Mark Insurance Brokers.

## Premium diversion fraud

This occurs when an agent, either alone or in collusion with an insurer's employee, diverts premiums for purposes other than issuing the policy.

"This fraud happens when insurance premiums are paid in cash and the agent enjoys the customer's trust," says Vibhaw Kumar, practice head – liability and miscellaneous insurance, Anand Rathi Insurance Brokers.

**Red flags to watch for**  
Customers should be on the alert for warning signs. "Be warned if you receive unsolicited emails,

## How fraud victims should respond

- Report to Irdai via email ([complaints@irdai.gov.in](mailto:complaints@irdai.gov.in))
- File a complaint on the National Cyber Crime Portal ([www.cybercrime.gov.in](http://www.cybercrime.gov.in))
- Lodge FIR under IPC Sections 406, 415, 420
- Inform the bank to freeze transaction, attempt chargeback
- Preserve digital evidence like screenshots, chat logs, emails

SMS, or calls urging immediate payment to avoid policy lapse or penalties," says Prashant Mali, cybercrime lawyer, Bombay High Court.

Upadhyay suggests being wary of unusually high returns or bonuses. "No life insurance product offers a guaranteed return of more than 5-6 per cent per annum," says Arora. Mali warns against offers with unrealistically low premiums. Rohila cautions against pressure tactics, such as limited-time offers. "For social engineering frauds, the warning signs are fear that the caller (fraudster) conveys," says Babbar.

Reputable insurers never request transfers to personal accounts, ask for OTPs, or demand secrecy. "Genuine insurance payments are always made to the official bank account of the insurer or through authorised payment gateways," says Kumar.

Finally, avoid buying insurance over the phone. "Always meet the seller in person, verify credentials, and check their Irdai licence," says Arora.

## 'Validation error' in filing tax return: How to fix it and get refunds

Taxpayers sometimes get a "bank account validation error" message while filing Income-Tax returns online, preventing them from completing the e-verification process. The Central Board of Direct Taxes (CBDT), at [income-tax.gov.in](http://income-tax.gov.in), has listed reasons for the error and explained how to resolve it.

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## Common reasons for it

- PAN not linked with your bank account
- Mismatch in name between PAN and bank records
- Bank account number

mismatch / wrong ISFC code

■ Account is closed or inactive

■ Check reason for validation failure displayed next to your bank account

## Take corrective action

- If it's a PAN linking issue, contact your bank
- If there's a name mismatch, ensure the name in your PAN matches

exactly with the bank account

■ If the bank isn't supported, consider adding another account that is supported

■ Click 'Revalidate' after corrections, or choose 'Add Bank Account' to register a different one

COMPILATION BY AMIT KUMAR

**THIRUPURU TOWN PANCHAYAT**  
Chengalpattu District  
TENDER NOTICE Dated: 25.06.2025

R.C. NO. 225/2025

The Online tenders are here by invited by the Executive Officer, Thirupurur Town Panchayat, for the following works from the Eligible Contractors. The Tender Schedule form can be downloaded from [www.tntenders.gov.in](http://www.tntenders.gov.in) websites upto 12.08.2025 at 3.00 p.m., The other conditions and details can be obtained from this office during the working hours of this office. If the tender receiving date announced as holiday, tender will be opened in the next working day at the same time.

Sl. No.	Name of Work	Estimate Amount Rs. in lakhs	Deposit Rs.	Work Complete Days
1	Improvements of Water Supply System	4597.00	4597000	360 Days

Place - Thirupurur Date - 25.06.2025 DIPR/3283/TENDER/2025

Executive Officer, Thirupurur Spl.Grade Town Panchayat, Chengalpattu District.

**CORAMANDEL INTERNATIONAL LIMITED**  
Regd. Office: "Coramandel House", 1-2-10, Sardar Patel Road, Secunderabad – 500 003, Telangana  
Email ID: [investorsgrievance@coramandel.murugappa.com](mailto:investorsgrievance@coramandel.murugappa.com), Website: [www.coramandel.biz](http://www.coramandel.biz)  
CIN: L24120TG1961PLC000892, Tel No.: +91-40-6699 7300 / 7500

## NOTICE TO MEMBERS

NOTICE is hereby given that the 63rd Annual General Meeting (AGM) of the Company will be convened on **Thursday, July 24, 2025 at 3.30 p.m. IST 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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with MCA Circulars and SEBI Circulars from time to time, without the physical presence of the members at the Common Venue.

Notice of 63rd AGM and the Standalone and Consolidated Financial Statements for the year ended March 31, 2025 "Integrated Annual Report" will be sent only by e-mail to those e-mail IDs registered with the Company or their respective Depository Participants in accordance with SEBI and MCA Circulars. The Members can join and participate in the AGM through VC/OAVM. The instructions for joining the AGM and the manner of participation in the remote e-voting or casting the vote through remote e-voting system during the AGM will be provided in the Notice of 63rd AGM. Members participating through the VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013. The Notice will also be made available in the website of the Company [www.coramandebiz.com](http://www.coramandebiz.com) and website of stock exchanges BSE Limited and National Stock Exchange of India Limited [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively and the website of National Securities Depository Limited (NSDL) [www.evoting.nsdl.com](http://www.evoting.nsdl.com) (agency for providing remote e-voting services).

Physical Shareholders who have not registered their email address, may download the ISR forms from the link <https://ris.kfintech.com/clientservices/isc/isrforms.aspx> and send the duly filled in physical forms along with the supporting documents for updation of their email and other KYC details to Company's Registrar and Share Transfer Agent, KFin Technologies Limited, (Unit: Coramandel International Limited), "Selenium Tower-B", Plot No. 31 & 32, Gachibowli, Financial District, Nanakramguda, Secunderabad – 500 032, Telangana.

SEBI through its various circulars has mandated that with effect from April 1, 2024, dividend to security holders (holding securities in physical form), shall be paid only through electronic mode. Such payment shall be made only after furnishing the PAN, choice of nomination, contact details including mobile number, bank account details and specimen signature.

Accordingly, member holding shares in physical form who have not updated their mandate for receiving the dividends directly in their bank account through Electronic clearing services or any other means ("Electronic Bank Mandate") can register Electronic Bank Mandate to receive dividend directly to their bank account electronically by sending following documents in addition to the documents mentioned in para above to [evnward.ris@kfintech.com](mailto:evnward.ris@kfintech.com):

- Name and branch of the bank in which dividend is to be received and bank account type
- Bank account number and IFSC code
- Self-attested cancelled cheque leaf bearing the name of the member of first holder, in the case of shares held jointly.

The members holding the shares in demat form are requested to update their e-mail IDs with the respective depository participants.

Members holding the shares in the physical form are requested to kindly get their equity shares converted in demat or electronic form for availing benefits of dematerialization.

The above information is being issued for the information and benefits of the members of the Company and it is in Compliance with MCA and SEBI circulars as stated above.

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

## NOTICE OF 36<sup>TH</sup> ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

Notice is hereby given that the 36<sup>th</sup> Annual General Meeting ('AGM') of Oracle Financial Services Software Limited ('Company') will be held on **Thursday, July 24, 2025 at 3:00 p.m. IST through Video Conferencing ('VC') / Other Audio Visual Means ('OAVM')** to transact the business as set forth in the notice of the AGM ('Notice') dated June 11, 2025. The Notice of the AGM along with the Annual Report of the Company for the financial year 2024-25, has been sent on June 27, 2025 through electronic mode to those Members whose e-mail addresses are registered with the Company/Depository Participants in accordance with the General Circular No. 09/2024 dated September 19, 2024, read with the circulars issued by the Ministry of Corporate Affairs ('MCA') earlier in this regard and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 issued by the Securities and Exchange Board of India ('SEBI').

Further, in accordance with Regulation 36(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a letter providing a web-link of the Annual Report is being sent to those Members, who have not registered their e-mail address with the Company / Depositories.

The Annual Report of the Company for the financial year 2024-25, including Notice of the AGM, which can be downloaded from the website of the Company (<a href="http://www.oracle.com/a/ocom/docs/industries/financial-services/ofss-