

PGIL/SE/2026-27/02

Date: April 03, 2026

THE GENERAL MANAGER,
DEPARTMENT OF CORPORATE SERVICES - CRD
BSE LIMITED
1ST FLOOR, NEW TRADING RING
ROTUNDA BUILDING, P. J. TOWERS
DALAL STREET, FORT,
MUMBAI – 400 001

THE GENERAL MANAGER,
LISTING DEPARTMENT
NATIONAL STOCK EXCHANGE OF INDIA
LTD.
“EXCHANGE PLAZA”, PLOT NO. C- 1,
G- BLOCK, BANDRA - KURLA COMPLEX,
BANDRA (E),
MUMBAI - 400 051

Reg: Scrip Code: BSE-532808;

NSE - PGIL

Subject: Intimation regarding Newspaper Publication for Second 100-days campaign - ‘Saksham Niveshak’

Dear Sir/Madam,

Pursuant to the communication dated March 27, 2026, issued by the Investor Education and Protection Fund Authority (IEPFA) under the Ministry of Corporate Affairs, Government of India, companies have been requested to undertake a Second 100-day campaign titled “**Saksham Niveshak.**” to reach out to shareholders whose dividends remain unpaid or unclaimed.

In line with this initiative, the Company has published a newspaper advertisement in the following newspapers:

- Business Standard (English – All Editions)
- Business Standard (Hindi Edition)

You are requested to kindly take the same on your records.

Thanking you,

Yours truly,
for **Pearl Global Industries Limited**

SHILPA
SARAF
Digitally signed
by SHILPA SARAF
Date: 2026.04.03
15:01:10 +05'30'

(Shilpa Saraf)
Company Secretary and Compliance Officer
ICSI M. No.: ACS-23564

Auto stocks skid on margin worries

Strong March sales fail to calm nerves

SIRALI GUPTA
Mumbai, 2 April

Automotive stocks came under pressure on Thursday, with the BSE Auto index falling as much as 2.7 per cent to an intraday low of 52,099.69. The index later pared losses to end 0.65 per cent lower at 53,233.86, even as the Sensex rose 0.25 per cent to 73,319.55.

Of the 20 constituents of the BSE Auto index, 15 declined, led by Balkrishna Industries, Eicher Motors, and MRF, which fell over 2 per cent each. Other laggards included Bharat Forge, Uno Minda, Hero MotoCorp, Bajaj Auto, Apollo Tyres, and TVS Motor Company, each down over 1 per cent.

The weakness in automotive stocks followed the release of March sales data, which brokerages said showed strong performance across segments. However, analysts cautioned that demand risks were building, with potential price hikes, rising fuel costs, and inflation likely to weigh on consumption if the West Asia conflict persisted.

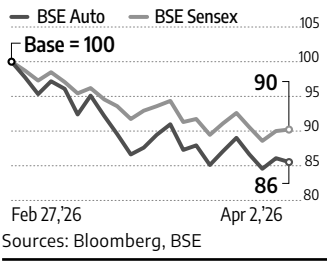
Nomura Research said passenger vehicle (PV) and tractor demand exceeded estimates, driven by the early festival season (Navaratri) and sustained momentum. However, commercial vehicle (CV) growth remained subdued year-on-year (Y-o-Y), with Tata Motors flagging some impact from the West Asia conflict on select sectors.

Electric vehicle (EV) adoption also picked up. EV penetration in PVs rose to 5 per cent from 3.5 per cent month-on-month (M-o-M), while electric 2Ws reached 10 per cent versus 6.6 per cent M-o-M, aided by discounts and pre-buying ahead of expected price hikes.

Looking ahead, brokerages expect potential fuel price hikes after elections and continued policy support — such as the extension of



Bumpy ride



electric 2W subsidies and incentives for electric four-wheelers — to sustain EV momentum. That said, cost pressures are building, with commodity inflation expected to impact margins (200 basis points/bps for PVs and 300 bps for 2Ws between September 2025 and March 2026). While dealer feedback remains positive, risks to demand could emerge from price hikes, rising fuel costs, inflation, and prolonged geopolitical tensions.

On company-wise performance, Maruti Suzuki India, Mahindra & Mahindra (M&M) tractors, and Hyundai outperformed estimates, while Tata Motors' PV and CV segments were slightly ahead. M&M, Eicher Motors, and Hero met expectations, whereas Ashok Leyland and TVS Motor came in slightly below estimates.

Emkay Research said the automotive sector delivered a strong performance in March 2026, with broadbased growth across 2Ws, PVs, and CVs. VAHAN retail volumes rose 28 per cent, 21 per cent, and 26 per cent Y-o-Y, respectively, indicating sustained demand momentum following goods and services tax (GST) rate cuts. The brokerage

prefers 2W and CV original equipment manufacturers (OEMs) to PVs, citing a similar demand outlook but better pricing power to manage rising commodity costs.

Within the 2W segment, it maintains a structural preference for TVS Motor and Ather Energy. However, it sees Bajaj Auto offering the best risk/reward, trading at around 22x 2027-28 estimated earnings, compared to 30-32x for TVS Motor and Eicher Motors (Royal Enfield).

In the CV space, Emkay expects the cycle to turn favourable and prefers Tata Motors' CV business to play the upcycle. Among automotive ancillaries, its top picks include Shriram Pistons & Rings, Craftsman Automation, JK Tyre, and Pricol.

Motilal Oswal Research said that while retail demand momentum sustained across key segments in March 2026, wholesale dispatches saw multiple disappointments for the first time since the GST cuts. Limited wholesale growth was evident across CV and 2W players.

It added that the slowdown in dispatches likely reflects early signs of production disruptions across OEM supply chains, driven by the ongoing geopolitical conflict. Rising crude oil prices remain a key near-term risk and a crucial monitorable. Its top picks include Maruti Suzuki India, TVS Motor, and M&M among automotive names, and Endurance Technologies, Samvardhana Motherson International, and Motherson Sumi Wiring India among ancillaries.

JM Financial Institutional Securities said that while structural positives — such as GST rationalisation and the formation of the Eighth Pay Commission — remain in place, near-term challenges persist due to geopolitical tensions.

Production risks linked to industrial gas availability and export disruptions remain key concerns. Rising commodity prices also warrant close monitoring from a demand perspective. For CVs, a prolonged geopolitical overhang could weigh on demand.



POOR CREDIT HISTORY MARS JOB PROSPECTS

Begin work on improving credit score a year before applying for BFSI job

KARTHIK JEROME

A good credit score has long been essential for securing loans. Now, it is also becoming critical in getting hired. According to a recent media report, minister of state for finance Pankaj Chaudhary said in the Rajya Sabha that over the past three years, the appointments of 20 candidates selected through the Institute of Banking Personnel Selection were cancelled or offers were withdrawn due to poor credit history.

Where are employers using it

The use of credit history and credit scores in hiring is most visible in the financial services sector. "Credit score checks are used primarily in banking, financial services, insurance (BFSI), fintech, and non-banking financial companies (NBFCs), especially for roles handling money, credit decisions, or sensitive data," says Arun Ramamurthy, author of the book *Unlock the Power of Your Credit Score*. According to Niren Srivastava,

group chief human resources officer, Motilal Oswal Financial Services, this practice has been prevalent in the financial services sector for the past 10 years or so. "It is a mandatory assessment in most financial institutions in India now," says Rituparna Chakraborty, partner and India lead, True Search.

"Credit history and score are used for positions such as collections manager, treasury management, credit underwriter, and roles involving access to confidential financial data or client accounts," says Sonam Chandwani, managing partner, KS Legal & Associates.

Ramamurthy says employers check credit history and score while hiring for senior finance and treasury roles in non-financial companies as well. The practice has been more common in the private sector. Public-sector banks have now begun to use it. "What is new is its formalisation and visibility in public-sector recruitment," says Ramamurthy.

Why employers check it

Employers view a candidate's credit report and history as indicators of financial discipline. "Credit history offers insight into a candidate's ability to behave in a responsible manner when dealing with clients' money," says Srivastava. It is seen as a proxy for integrity and a possible indicator of vulnerability to fraud or undue influence.

Is it legally tenable?

Experts say the legality of using credit history in hiring depends on relevance, consent, and proportionality.

The use of credit score is regulated by the Credit Information Companies (Regulation) Act, 2005. Employers must ensure informed consent before accessing such data. "Any usage must be non-arbitrary and rational and in light of the constitutional right to privacy recognised in Article 14 of the Constitution," says Chandwani.

Employers can rely on credit score in limited, role-specific situations. "Using it as a blanket filtering tool across all positions would be legally vulnerable and open to challenge," says Chandwani. Employers should specify a

Steps to improve your score

- Pay loan EMIs and credit card dues on time
- Pay at least the minimum due on credit cards by due date
- Keep credit utilisation ratio low
- Maintain a balanced mix of secured and unsecured credit

Source: CRIF Highmark

sound credit score as a prerequisite at the initial stage of hiring. "The Supreme Court and high courts have ruled that employment cannot be rescinded based on a condition that was not in existence at the time of advertisement," says Varun Katiyar, advocate, Chambers of Varun Katiyar, Supreme Court.

Check credit report early

Candidates, especially those applying for jobs in the BFSI sector, should review their credit report 6-12 months before applying. They should examine their repayment track record. "This is the factor that has the strongest influence on the credit score," says a TransUnion CIBIL spokesperson. They should also check for defaults, late payments, and overdue accounts.

If candidates spot an error in their report, such as a loan they do not recognise or incorrect payment records, they should raise a dispute with the credit bureau. The bureau refers it to the bank or institution that reported the information. Complaints are typically resolved within 30 days.

Improving score takes time

A credit score depends on an individual's credit history over the past two to three years. "Credit scores improve through sustained and disciplined credit behaviour. Early improvement may be visible within three to six months of timely repayments and controlled credit usage," says Sunil Agithakaliya, chief operating officer, CRIF High Mark. He adds that more meaningful improvement, particularly in cases involving past defaults or prolonged repayment delays, can take a year or longer.

PAN application process under new tax rules explained

Permanent Account Number (PAN) application process has become more stringent from April 1, as new mandates under Income Tax rules enforce stricter identity verification while easing compliance for everyday transactions.

The changes update proce-

dures for PAN allotment and its mandatory use in financial transactions. For most individuals, the impact will be felt at two points: When applying for a PAN and while making high-value transactions.

One of the most visible changes is the replacement of

legacy PAN application forms. Form 49A and 49AA have been discontinued, and four new forms have been introduced:

- Form 93: For Indian citizens (including NRIs with Indian passports)
- Form 94: Indian entities such as companies, firms, and trusts

- Form 95: Non-citizen individuals
 - Form 96: Foreign entities
- The government has relaxed rules for when PAN needs to be quoted. The revised framework increases thresholds and, in some cases, shifts from per-transaction limits to annual aggregates.

COMPILED BY AMIT KUMAR

— TENDER CARE —

— Advertorial

WESTERN RAILWAY MARCHES AHEAD, CREATING MILESTONES AND SETTING NEW BENCHMARKS

Western Railway, having the distinction of being a pioneer in many fields over Indian Railways, has once again registered an impressive all-round performance during the concluded financial year 2025-26. Western Railway achieved major milestones in freight loading, infrastructure upgradation, safety works, suburban enhancement, passenger amenities, revenue generation, etc. These achievements reflect the sustained efforts of all departments of the zone and Western Railway's unwavering commitment towards safe, efficient and passenger-centric railway operations.

Infrastructure Developments — ●During the financial year 2025-26, 252 km of New Lines, Gauge Conversion & Doubling work has been completed.

●206 Route Kilometers (RKM) Electrification work completed. With this, 100 % of Broad Gauge routes of Western Railway is now electrified.

●Western Railway completed installation of the latest version of KAVACH (Ver. 4.0) safety technology. In financial year 2025-26, KAVACH technology installed on 660 RKM.

●162 ROB/RUBs constructed over WR in 2025-26, which is the highest over Indian Railways.

●20 FOBs have been constructed in FY 2025-26 over WR.

●100 manned Level Crossing Gates have been eliminated in FY 2025-26.

●Western Railway tops over entire Indian Railways with around 96% punctuality in Mail/Express trains.

●19 Permanent Speed Restrictions (PSRs) have been removed.

●India's first 9,000 HP Electric Locomotive rolled out of Rolling Stock Workshop Dahod.

●Western Railway has successfully commissioned India's first ever 2x25 kV Traction Sub-Station under Mission Raftaar, marking a significant leap in railway electrification and high-speed operations on Khachrod-Nagda section of Ratlam Division.

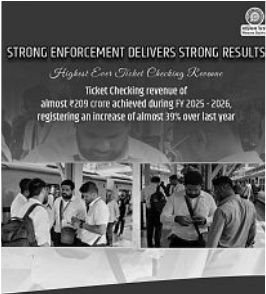
Boost to Revenue — ●Passenger Revenue of approximately ₹8,490 crore. ●Freight Revenue of ₹14,257 crore achieved in the FY 2025 - 26. ●Ticket Checking revenue collection of over ₹209 crore, which is highest ever. ●WR stands second highest on Indian Railways on Non - Fare Revenue achieving ₹133.26 crore, which is highest ever, this includes revenue generated from Film Shooting to the tune of over ₹2 crore which is also the highest ever. ●Western Railway achieved a Highest ever Catering Revenue of ₹200 crore. ●Eat Right' certification awarded to 80 stations & 19 campuses of WR which is the Highest in IR. ●Western Railway crossed the milestone of ₹500 crore and achieved around ₹654 crore from scrap sale which is 40% higher than the target set by Railway Board and highest over Indian Railways.

Strong Financial Performance and Revenue Growth

●Highest-ever CAPEX utilisation of ₹22,282 crore, registering a 17.06% increase over last year, i.e. ₹3,248 crore more than the previous financial year.

●Crossed the ₹1000 crore milestone in sundry earnings for the third consecutive year, achieving a record ₹1,350 crore, with a 23% growth over last year.

●Surpassed the Railway Board target for originating earnings of ₹24,918.45 crore, exceeding the target by ₹60 lakh.



SHRI RAJESH KUMAR ASSUMES CHARGE AS DIRECTOR (FINANCE) OF REC LIMITED

Shri Rajesh Kumar has assumed charge as Director (Finance) at REC Limited on 2nd April 2026. On 25th March 2026, the Appointments Committee of the Cabinet (ACC) approved the proposal from the Ministry of Power for the appointment of Shri Rajesh Kumar as Director (Finance) at REC Limited for a period of five years.

Rajesh Kumar is a seasoned finance professional who brings over 30 years of extensive experience in the public sector, specifically in the power and infrastructure financing domains.



STATE BANK OF INDIA SIGNS MoU WITH UTTAR PRADESH EDUCATION SERVICE SELECTION COMMISSION (UPESSC) TO PROVIDE ADVANCED DIGITAL PAYMENT SOLUTIONS FOR TET-2026 APPLICATIONS

An important Memorandum of Understanding (MoU) was signed between State Bank of India (SBI) and Uttar Pradesh Education Service Selection Commission to provide advanced digital payment solutions for TET-2026 applications.

On this occasion, Dr. Prashant Kumar, Chairman, Uttar Pradesh Education Service Selection Commission stated that this initiative will enhance transparency, efficiency and reliability in the application process and significantly ease the experience for applicants across the state while also promote digital transactions in line with the Digital India vision. Shri Dipak Kumar De, Chief General Manager, SBI, Lucknow Circle highlighted that SBI has successfully integrated its advanced "E-Pay" digital payment gateway into the Commission's system to facilitate the smooth, fast and secure collection of registration fee for candidates applying for TET-2026. This service will be completely free for candidates, eliminating any additional financial burden during the application process

The MoU was signed by Shri Manoj Kumar, Commission Secretary and Shri Pawan Kumar Arora, DGM (B& O), SBI, Prayagraj. It was formally exchanged between Dr. Prashant Kumar, Commission Chairman and Shri Dipak Kumar De, Chief General Manager, SBI, Lucknow Circle in the presence of senior officials from both sides.



SJVN ACHIEVED SIGNIFICANT MILESTONES IN ENERGY GENERATION IN FY 2025-26

Sh. Bhopender Gupta, Chairman & Managing Director (CMD), SJVN, informed that the operational Power Stations of SJVN have generated a total of 13302 million units' energy during the financial year 2025-26 setting benchmarks in energy generation. Sh. Bhopender Gupta congratulated the employees and extended heartfelt gratitude for continued support of Government of India, Ministry of Power, State Governments where the Power Stations are located and all stakeholders.



LOSS OF SHARE CERTIFICATE

Lost Original Share Certificates For 500 Equity Shares Of STATE BANK OF INDIA Bearing Folio No. 01897825 In The Name Of Nirmal Kumar Kochar Around Main Bazar Gangashahar, Bikaner Area On. 10.03.2025 A Police Complaint (FIR) Has Been Lodged.

If Found, Please Contact : **NIRMAL KUMAR KOCHAR** Mob. No. +91 815988 0819

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Regd Office: 3, Corporate Park, Sion-Trombay Road, Mumbai - 400 071

Tel No.: 022-5046 1000/2000

Email Id: investorrelations.india@abbott.com Website: www.abbott.co.in

SPECIAL WINDOW FOR TRANSFER AND DEMATERIALISATION OF PHYSICAL SECURITIES

In accordance with SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/II/3750/2026 dated January 30, 2026, Shareholders of Abbott India Limited are hereby informed that a special window has been opened from February 5, 2026 to February 4, 2027 for transfer and dematerialisation of physical securities. This special window is available to only those Shareholders whose transfer requests were lodged prior to April 1, 2019 for transfer of physical shares and rejected/ returned due to deficiency in documents.

Shareholders who wish to avail the opportunity are requested to submit the original security certificates, transfer deed and all other documents listed in the Circular, to the Company's Registrar and Transfer Agent, KFin Technologies Limited, Unit: Abbott India Limited, Selenium Building, Tower B, Plot No. 31-32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032. The Circular can be accessed at <https://www.abbott.co.in/investor-relations/investor-centre/investor-download-centre.html>.

The shares that are re-lodged for transfer shall be issued only in demat form. In case of any queries, Shareholders are requested to raise a service request at einward.ris@kfin.tech and investorrelations.india@abbott.com.

For Abbott India Limited

Sd/-

Sangeeta Shetty

Company Secretary

Membership No.: ACS 18865

Place : Mumbai
Date : April 3, 2026

PEARL GLOBAL

Exceeding Expectations...Always

PEARL GLOBAL INDUSTRIES LIMITED

(CIN: L74899HR1989PLC140150)

Registered Office: Pearl Tower, Plot No. 51, Sector 32, Gurugram -122 001, Haryana

Tel: 0124-4651000, E-mail: investor.pgii@pearlglobal.com, Website: www.pearlglobal.com

NOTICE TO SHAREHOLDERS

Second 100-Day Campaign - "Saksham Niveshak" from 1st April, 2026 to 9th July, 2026

Update your KYC and related details to claim Unpaid / Unclaimed Dividends Before transferring to Investor Education and Protection Fund ("IEPF")

Pearl Global Industries Limited ("the Company") is pleased to announce the launch of Second 100-day Campaign "Saksham Niveshak" started from 1st April, 2026 to 9th July, 2026 for the shareholders to update their KYC details, bank mandated and contact information to facilitate direct payment of unpaid/unclaimed dividends to the rightful shareholders and to prevent transfer of unpaid or unclaimed dividends/shares to Investor Education and Protection Fund ("IEPF"), pursuant to guidelines issued by the Investor Education and Protection Fund Authority ("IEPFA"), Ministry of Corporate Affairs ("MCA").

Shareholders holding shares in Physical form are advised to update their KYC details i.e. PAN, Bank Account, Address with PIN code, Mobile Number, Specimen Signatures etc. along with Nomination details with the Company or Registrar to an issue and Share Transfer Agent M/s. MUFG Intime India Private Limited, Noble Heights, 1st Floor, Plot No NH-2, C-1 Block, LSC, Near Savitri Market, Janakpuri, New Delhi-110058, Phone: 011-49411000, Toll-free No.: 1800 1020 878 Email: investor.helpdesk@in.mpgs.mufg.com.

The relevant formats for updation of KYC and Nomination details can be downloaded from the website of RTA at <https://in.mpgs.mufg.com> → Resources → Download → General → Formats of KYC or from the Company's website www.pearlglobal.com. Shareholders holding shares in Demat form shall update their KYC and Bank Account details with their respective Depository Participant(s).

Shareholders are requested to approach the RTA/Company to claim their unpaid or unclaimed dividends so as to avoid transfer of same to IEPF Authority. The Company has also uploaded details of such unpaid/unclaimed dividend for past seven (7) years on its website under 'Investor Relations' section at www.pearlglobal.com.

For any further assistance, please do reach out to us at investor.pgii@pearlglobal.com.

For Pearl Global Industries Limited

Sd/-

Shilpa Saraf

Company Secretary

ICSI M. NO.: ACS-23564

Place: Gurugram
Date : 02-04-2026

