



# THE HI-TECH GEARS LTD.

CIN - L29130HR1986PLC081555

Corporate Office: Millennium Plaza, Tower-B, Sushant Lok-1, Sector-27, Gurugram -122009, Haryana, INDIA  
Tel.: +91(124) 4715100 E-mail: [secretarial@thehitechgears.com](mailto:secretarial@thehitechgears.com)

**Date: 06.06.2026**

**The Manager,  
Listing Department,  
National Stock Exchange of India Limited,  
“Exchange Plaza”, C-1, Block – G  
Bandra - Kurla Complex,  
Bandra (E), Mumbai -400051, India  
NSE Stock code – HITECHGEAR**

**The Manager,  
Listing Department,  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai -400001, India  
BSE Stock code – 522073**

**Sub: Notice - Special Window for Re-lodgement of Transfer Requests of Physical Shares**

Dear Sir/Ma'am,

In terms of Regulation 30 read with Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (“SEBI (LODR) Regulations, 2015”), we are enclosing herewith Newspaper Notice published in the “Business Standards” on June 06, 2026, regarding special window for re-lodgement of Transfer Requests of Physical Shares.

The same is also available on the website of the Company at [The Hi-Tech Gears-Announcements and Notices](#)

The details as required under Para A of Part A of Schedule III of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 as amended from time to time, are provided in **Annexure-A**.

**Thanking you  
Yours faithfully,  
For The Hi-Tech Gears Limited**

**Naveen Jain  
(Company Secretary & Compliance Officer)  
Membership No. A15237**

**Encl as above:**

[www.thehitechgears.com](http://www.thehitechgears.com)

Works I: A-589, Industrial Complex, Bhiwadi - 301 019 Rajasthan INDIA Tel.: +91(1493) 265000  
Regd. Office & Works-II: Plot No. 24,25,26 Sector-7, IMT Manesar - 122050 Gurugram, Haryana INDIA, Tel.: +91 (124) 4715200  
Works-III: Plot No. SP-146A, Industrial Complex, Bhiwadi - 301019 Rajasthan INDIA  
Subsidiaries: The Hi-Tech Gears Canada. Inc. 361, Speedvale Ave W. Guelph, ON N1H 1C7, CANADA  
Teutech LLC. 227, Barton St. Emporium. PA 15834, USA



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## Annexure-A

**(Details of Issuance of notices, call letters, resolutions and circulars sent to shareholders, debenture holders or creditors or any class of them or advertised in the media by the listed entity)**

Sr. No.	Particulars	Details
1.	Date of notice/ call Letters/ Resolutions etc.;	Date of Publication – June 06, 2026
2.	Brief details viz. agenda (if any) proposed to be taken up, resolution to be passed, manner of approval proposed etc.	<p>Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/ I/3750/2026 dated January 30, 2026, the Company is pleased to offer a one-time special window for physical shareholders to submit re-lodgement requests for the transfer of shares.</p> <p>This special window is open from February 05, 2026 to February 04, 2027, and is especially applicable to cases which were lodged prior to deadline of April 01, 2019, and the original share transfer were rejected/returned/not attended due to deficiencies in documentation or were not processed due to any other reason.</p> <p>The shares re-lodged for transfer will be processed only in dematerialized form during this window. Eligible shareholders may submit their transfer request along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at M/s. MAS Services Limited, T-34, 2nd Floor Okhla Industrial Area, Phase-II, New Delhi-110020, Ph. 011-26387281-83 or send an email at <a href="mailto:investor@masserv.com">investor@masserv.com</a>. within stipulated period.</p> <p><i>Note: All the shareholders are requested to update their Email-id(s) with Company/ RTA/Depository Participants.</i></p>

[www.thehitechgears.com](http://www.thehitechgears.com)

Works I: A-589, Industrial Complex, Bhiwadi - 301 019 Rajasthan INDIA Tel.: +91(1493) 265000  
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# Titan's expansion plans earn glittering outlook

Company eyes 2x growth by FY30, market share gains

**NIKITA VASHISHT**  
New Delhi, 5 June

Titan Company's ambitious roadmap till financial year 2030 (FY30), presented at its Investor Day, reassured analysts of the jewellery-to-watches retailer's long-term growth prospects.

ICICI Securities noted that a 20 per cent revenue compound annual growth rate (CAGR) through FY30 may appear like "more of the same" to some investors, but argued that it "won't do justice to the quality of strategy and potential execution from a revenue base of ₹75,000 crore".

Motilal Oswal Financial Services (MOFSL) also remained constructive on the stock, stating that Titan's brand strength, sourcing capabilities, and reinvestment strategy continue to create a competitive moat that is difficult to replicate.

While concerns around elevated gold prices, regulatory changes and rising competition persist, Titan's scale, brand strength, and diversified portfolio position it well to navigate near-term headwinds, analysts said.

Jewellery remained the biggest pillar of Titan's growth strategy. The company aims to double revenue from its jewellery business, including Tanishq, Mia and Zoya, by FY30, while increasing its domestic market share to around 11 per cent from 8.5 per cent currently.

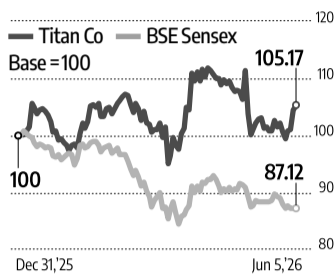
To support this growth, the Tata group company plans to expand its jewellery network from about 850 stores to nearly 1,400 stores by FY30. Management expects the jewellery business to achieve 2 times revenue and 1.9 times earnings before interest and taxes (Ebit) growth by FY30.

Beyond jewellery, Titan expects strong growth from its emerging businesses. CaratLane is targeting 2.3 times revenue growth and 2.5 times Ebit growth by FY30, supported by premiumisation, digital-led customer acquisition and category expansion.

The eyewear business, mean-



## A cut above



Source: Capitaline  
Compiled by BS Research Bureau

while, is expected to more than double both revenue and profit, while the watches division is targeting over 2 times growth in sales and earnings through premiumisation and expansion in higher-value categories.

Internationally, Titan plans to significantly scale its Tanishq business and recently acquired Damas jewellery operations in the Gulf region. Management expects the international jewellery business to achieve 2.5 times revenue growth by FY30, while Damas is targeted to double revenue and deliver high single-digit margins.

Titan's jewellery franchise remains the key growth engine, supported by continued market share gains and network expansion, according to MOFSL.

"The company's market share has nearly doubled to 8.5 per cent in FY26 from 4.5 per cent in FY19,

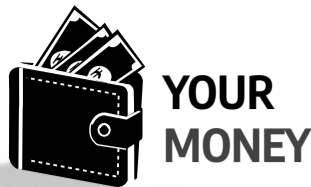
and is targeted to reach 11 per cent by FY30," it noted.

MOFSL expects Titan to deliver sales, Ebitda, and adjusted profit CAGR of 16 per cent, 20 per cent and 23 per cent, respectively, over FY26-28. It has retained a "buy" rating with a target price of ₹5,250.

ICICI Securities highlighted Titan's focus on absolute profit growth rather than margin percentages in jewellery, particularly as rising gold coin sales may temporarily weigh on profitability.

ICICI Securities identified customer acquisition as an area to watch, noting that jewellery customer growth has been relatively modest at around 7 per cent over the last five years. Even so, it expects this metric to improve through FY30, as Titan deepens penetration across markets and demographics.

The brokerage maintained an "add" rating on the stock, with a target price of ₹5,100. JM Financial, too, said the management's FY30 growth plan spans beyond jewellery, as the company targets investing in eyecare, watches and emerging businesses through premiumisation, omnichannel expansion, and category development. While maintaining its "buy" rating, the brokerage labelled Titan as one of India's highest-quality consumer discretionary franchises, supported by category leadership, strong execution, and multiple growth levers. It has a target price of ₹4,900 on the stock.



## MULTI-FACTOR FUNDS

# Choose the right mix for smooth returns

**HIMALI PATEL**

Two asset management companies (AMCs) have launched new fund offers (NFOs) for multi-factor funds. Kotak Mahindra Asset Management Company has launched the Nifty Alpha Low Volatility 30 Index Fund and Groww AMC has launched the Nifty Smallcap 250 Momentum Quality 100 Exchange-Traded Fund (ETF).

**What are multi-factor funds?** A factor fund, or smart-beta fund, is a passive fund that tracks an index built using specific stock-selection factors. These could be value, quality, momentum, low volatility, and alpha.

"Multi-factor investing combines multiple factors to reduce reliance on any one factor and deliver more balanced performance across market cycles," says Pratik Oswal, chief of passive business, Motilal Oswal Asset Management Company.

**Mitigate style risk** Single-factor funds suffer from a drawback. "An investor holding only one factor strategy may face prolonged underperformance for

years when that style goes out of favour," says Jiral Mehta, senior manager — research, FundsIndia.

Combining multiple factors reduces that risk. Multi-factor funds could offer investors more consistent performance. "Portfolios of multi-factor funds also tend to be diversified," says Shubham Gupta, cofounder, Growthvine Capital.

**Factor cyclical risk remains a risk** Combining multiple factors reduces the risk arising from factor cyclical risk but doesn't

eliminate it. "Multiple factors can underperform at the same time," says Raghendra Nath, managing director, Ladderup Asset Managers.

Back-tested results, based on which many of these funds are sold, are not predictors of performance. "Actual returns can differ meaningfully from back-tested returns," says Gupta.

Nath points out that many investors might find these strategies difficult to understand, and frequent portfolio adjustments could result in higher fees compared to traditional index funds.

**Pick the right strategy** Evaluate a fund's performance across different market cycles, instead of focusing only on recent returns. "Choose a fund built on a strong real-world track record," says Mehta.

Understand the nature of individual factors. "Quality and low-volatility factors are aimed at improving portfolio resilience. Momentum and alpha factors are more return-seeking but can also be more volatile," says Gupta.

The factors included in a fund

## Double-digit returns over 3 years (in %)

Fund	AUM (₹ crore)	1-year	3-year
ICICI Prudential Nifty Alpha Low Volatility 30 ETF	1,498.2	-3.6	11.9
Nippon India Nifty Alpha Low Volatility 30 Index Fund	1,328.7	-3.7	11.8
Mirae Asset Nifty Smallcap 250 Momentum Quality 100 ETF	938.9	-3.4	NA
ICICI Prudential Nifty Alpha Low Volatility 30 ETF FOF	798.2	-3.7	11.7
Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund	572.0	-1.3	NA

Note: Returns are for the five largest multi-factor funds by AUM. Above one-year returns are annualised  
Source: Value Research

# How Form 40 defers tax on overseas pensions for returning NRIs

Indians who return after spending years abroad hold retirement savings in overseas pension accounts such as a US 401(k), a UK workplace pension or a Canadian retirement plan. Such investments can create an unexpected tax problem upon the account holder's return. To address this, the Income Tax Act,

2025 allows eligible individuals to file Form 40 and defer taxation on specified foreign retirement accounts until the money is withdrawn.

**What does Form 40 do?** By filing the form, taxpayers can defer taxation in India on income earned within specified foreign

retirement accounts until the money is withdrawn or redeemed.

The relief applies to specified retirement accounts maintained in notified countries, including the US, UK, Canada, and Australia.

The provision is useful for returning non-resident Indians who have accumulated retirement

should match the investor's risk-bearing capacity.

Compare a fund's expense ratio and track record with those of similar funds. "Lower costs and closer replication of the underlying index can have a positive impact on long-term returns," says Satish Dondapati, fund manager, Kotak Mahindra Asset Management Company.

"Expense ratio matters because high fees can quietly erode a modest factor premium," adds Nath.

**Are they right for you?** According to Oswal, multi-factor funds suit long-term investors who prefer systematic investing, want exposure to proven factors, and can tolerate periods of underperformance.

"These funds may also appeal to investors who prefer a rules-based investment approach and are seeking the potential for better risk-adjusted returns over the long term," says Dondapati.

According to Gupta, conservative investors may prefer quality and low-volatility factors, while moderate-to-aggressive investors may consider quality plus momentum, or alpha plus low volatility, for higher return potential with some risk control.

"Patient investors with a horizon of more than seven years may consider them," says Mehta.

"Multi-factor index funds may not suit investors who want simple, low-cost exposure, or those who cannot tolerate prolonged underperformance," says Nath. Gupta says a 10-30 per cent allocation to factor strategies may be considered, based on risk appetite.

The writer is a Mumbai-based independent journalist

Read full report here: [mybs.in/2g6rPiF](https://mybs.in/2g6rPiF)

COMPILED BY AMIT KUMAR

**CHEMFAB ALKALIS LIMITED**  
CIN: L24290TN2009PLC071563  
Regd. Office: Team House, GST Road, Vandalur, Chennai 600 048.  
Website: [www.chemfabalkalis.com](http://www.chemfabalkalis.com) Email: [ccalcosec@ccal.in](mailto:ccalcosec@ccal.in)  
Phone No: +91 44 22750323 Fax No: +91 44 22750860

**NOTICE TO THE SHAREHOLDERS OF THE COMPANY**  
**SPECIAL WINDOW FOR RE-LODGE/MENT OF TRANSFER REQUESTS OF PHYSICAL SHARES**

In accordance with SEBI Circular No. HO/38/13/11(2)/2026-MIRSD-POD/13750/2026 dated January 30, 2026, shareholders are hereby informed that a special window has been opened for a period of one year from February 05, 2026 to February 04, 2027 for transfer-cum-dematerialisation of physical securities which were sold/purchased prior to April 01, 2019.

Shareholders whose transfer deeds were lodged prior to April 01, 2019 and were rejected/returned/not attended to due to deficiency in documents or process, or those who had not lodged the transfer earlier, may submit the necessary documents as specified in the aforesaid Circular to the Company's Registrar and Transfer Agent (RTA), Cameo Corporate Services Limited having office at Subramanian Building, 1, Club House Road, Chennai - 600002.

Shareholders may also send an e-mail to: [cameo@cameoindia.com](mailto:cameo@cameoindia.com)

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

For clarity regarding applicability of the special window, the following matrix may be referred to:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019	Original Security Certificate Available?	Eligible to lodge in the current window?
Before April 01, 2019	No (it is fresh lodgement)	Yes	✓
Before April 01, 2019	Yes (it was rejected / returned earlier)	Yes	✓
Before April 01, 2019	Yes	No	X
Before April 01, 2019	No	No	X

The following cases shall NOT be considered under the aforesaid window:  
1. Cases involving disputes between transferor and transferee.  
2. Shares which have been transferred to the Investor Education and Protection Fund (IEPF).

Note: All shareholders are requested to update their KYC details with the Company / RTA / Depository Participants.

For Chemfab Alkalis Limited  
Bharatraj Panchal  
Date: 05.06.2026  
Company Secretary and Compliance officer

**THE HI-TECH GEARS LIMITED**  
CIN: L29130HR1986PLC081555  
Regd. Off.: Plot No. 24, 25, 26, IMT Manesar, Sector-7, Gurugram-122050, Haryana  
Corp. Off.: Millennium Plaza, Tower-B, Sushant Lok-I, Sector-27, Gurugram-122009, Haryana. Tel.: +91(124) 4715100  
Website: [www.thehitechgears.com](http://www.thehitechgears.com) E-mail: [secretarial@thehitechgears.com](mailto:secretarial@thehitechgears.com)

**Special Window for Re-lodgement of transfer requests of physical Shares**

Pursuant to SEBI Circular No. HO/38/13/11(2)/2026-MIRSD-POD/13750/2026 dated January 30, 2026, the Company is pleased to offer a one-time special window for physical shareholders to submit re-lodgement requests for the transfer of shares. This special window is open from February 05, 2026 to February 04, 2027, and is specially applicable to cases which were lodged prior to deadline of April 01, 2019 and the original share transfer requests which were rejected/returned/not attended due to deficiencies in documentation, or were not processed due to any other reason. The shares re-lodged for transfer will be processed only in dematerialized form during this window.

Eligible shareholders may submit their transfer request along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at M/s. MAS Services Limited, T-34, 2nd Floor, Okhla Industrial Area, Phase-II, New Delhi-110020, Ph. 011-26387281-83 or send an email at [investor@masserv.com](mailto:investor@masserv.com) within stipulated period.

Note: All the shareholders are requested to update their E-mail id(s) with Company/RTA/Depository Participants.

For The Hi-Tech Gears Limited  
Sd/-  
Naveen Jain  
(Company Secretary & Compliance Officer)  
M. No: A15237

Place: Gurugram  
Date: June 05, 2026

**EICHER MOTORS LIMITED**  
CIN: L34102DL1982PLC129877  
Registered Office: Office number 1111, 11th Floor, Ashoka Estate, Plot Number 24, Barakhamba Road, New Delhi - 110001  
Telephone: +91 11 41095173  
Email: [investors@eichermotors.com](mailto:investors@eichermotors.com), Website: [www.eichermotors.com](http://www.eichermotors.com)

**NOTICE**

Pursuant to the provisions of Section 124(6) of the Companies Act, 2013 ("the Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended ("the Rules"), all shares in respect of which dividend has not been paid or claimed for last seven consecutive years or more are required to be transferred by Eicher Motors Limited ("the Company") in the name of Investor Education and Protection Fund Authority ("IEPF Authority") established by the Central Government pursuant to the provisions of section 125 of the Act.

The due date for the transfer of final dividend declared for the financial year 2018-19, which remained unpaid/unclaimed for a period of seven consecutive years and transfer of shares on which dividend remained unpaid/unclaimed for seven consecutive years, in the name of IEPF Authority, is September 07, 2026. The shares shall be transferred within a period of thirty days from the due date.

Individual communication in this regard is being sent to the concerned Shareholders. Detail of such shareholders along with their folio number/DP ID-Client ID is available on the website of the Company at [www.eichermotors.com](http://www.eichermotors.com) under "Investors" section. In case any shareholder(s) wishes to stop transfer of his/her shares to IEPF Authority, such shareholder(s) is requested to claim his unpaid or unclaimed dividend from the Company well before September 07, 2026. Manner in which a shareholder can claim unpaid / unclaimed dividend is provided under the individual communication being sent to the shareholders which is also available on the Company's website.

In case no communication is received from the concerned shareholder(s) within the time period and in the manner provided under the individual communication, the Company shall cause to transfer the relevant shares in the name of the IEPF Authority pursuant to the provisions of the Act and the Rules. Please note that upon transfer of relevant shares to IEPF, no claim shall lie against the Company in respect of the unclaimed dividend and equity shares transferred to IEPF and all future benefits, including dividend, on such shares will be transferred to IEPF.

Any person whose shares / unpaid dividend is transferred to the IEPF Authority may claim the shares / dividend from IEPF Authority, pursuant to the provisions of section 124 and 125 of the Act and the Rules made thereunder by submitting an online application in Form IEPF-5 with IEPF Authority, available on website of Ministry of Corporate Affairs at [www.mca.gov.in](http://www.mca.gov.in), with a copy to the company and following the procedure prescribed under the IEPF rules. Shareholders are requested to go through the individual communication issued by the Company in this regard and also the provisions of section 124 and 125 of the Act and the Rules.

The above information is also available on the Company's website [www.eichermotors.com](http://www.eichermotors.com) and also on the website of stock exchanges i.e. NSE - [www.nseindia.com](http://www.nseindia.com) and BSE - [www.bseindia.com](http://www.bseindia.com).

For Eicher Motors Limited  
Sd/-  
Atul Sharma  
Company Secretary & Compliance Officer

Date : June 05, 2026  
Place : Gurugram, Haryana

# TENDER CARE

— Advertorial

## KARUR VYSYA BANK ELEVATES PREMIUM BANKING EXPERIENCE WITH VISA CREDIT CARD PORTFOLIO

Karur Vysya Bank announced the launch of its premium credit card portfolio on the Visa platform, as part of the Bank's broader strategy to strengthen its affluent banking proposition and deepen engagement with lifestyle-oriented customers.

Commenting on the launch, Shri Ramesh Babu, Managing Director & CEO of Karur Vysya Bank, said: "The launch of our premium credit card portfolio marks an important step in strengthening KVB's affluent banking proposition. Consumer spending patterns are increasingly evolving towards travel, dining and lifestyle-led experiences, and our partnership with Visa enables us to offer differentiated value propositions tailored to these emerging preferences. The initial rollout for existing customers also reflects our relationship-led approach towards customer engagement." Existing KVB customers can check their eligibility and access pre-approved offers through the KVB DLite mobile banking application or by contacting their nearest branch.

## INDUSTRIAL GROWTH GETS A BOOST AS RIICO AND PWD LAUNCH ₹290-CRORE ROAD DEVELOPMENT INITIATIVE

In a major step towards strengthening industrial connectivity and enhancing infrastructure across Rajasthan, Rajasthan State Industrial Development and Investment Corporation (RIICO) has launched a significant initiative aimed at improving access to industrial areas throughout the state. Several RIICO industrial areas are strategically connected to state highways, making efficient road infrastructure crucial for the seamless movement of raw materials, finished goods, and logistics services. Recognising the growing transportation needs of industries and the importance of robust connectivity for industrial growth, RIICO, in collaboration with the Public Works Department (PWD), Government of Rajasthan, will undertake the development, widening, and strengthening of 38 key roads under a cost-sharing model. This collaborative initiative is expected to substantially improve last-mile connectivity, facilitate smoother industrial operations, and boost the overall ease of doing business in the state. Under the arrangement, RIICO will contribute 50 percent of the total project cost, while the remaining expenditure will be borne by the Public Works Department. A total of 38 approach roads serving various RIICO industrial areas and falling under the jurisdiction of the Public Works Department have been identified for upgradation under this ambitious infrastructure initiative. These strategically important roads have a combined length of approximately 205 kilometres, and their widening, strengthening, and overall improvement will involve an estimated investment of around ₹290 crore. The project is expected to significantly enhance industrial connectivity, improve transportation efficiency, and facilitate the smooth movement of goods and services. Industrial areas located in Abu Road, Ajmer, Balotra, Banswara, Bharatpur, Bhiwara, Churu, Dausa, Jaipur, Jalore, Jhalawar, Kota, Neemrana, Sawai Madhopur, Sri Ganganagar, and Udaipur will directly benefit from the initiative, thereby contributing to greater industrial growth, increased investment opportunities, and improved ease of doing business across these regions.

## SHRI V. PACKIRISAMY APPOINTED AS DIRECTOR (COMMERCIAL) OF POWER FINANCE CORPORATION LIMITED (PFC)

The Government of India has appointed Shri V. Packirisamy as Director (Commercial) at Power Finance Corporation Limited (PFC), effective 2nd June 2026. Prior to this, he was serving as Executive Director – Entity Appraisal & IT at PFC. Shri Packirisamy brings over three decades of extensive experience in the power sector and infrastructure finance. He holds a B.E. (Mechanical) and an M.Tech (Management and Systems) from IIT Delhi. He began his professional career in 1989 and joined PFC in 1997. Over the years, he has played a pivotal role in expanding the organisation's operations and strengthening its appraisal and risk management frameworks, significantly contributing to the growth of PFC's loan portfolio.



## J&K BANK SHINES AT FINACLE INNOVATION AWARDS 2026, WINS GOLD FOR AI-DRIVEN ANALYTICS

J&K Bank has won Gold at the Finacle Innovation Awards 2026 in the category "Modern Technologies-led Innovation – Data Insights & Analytics Platform," underscoring its emergence as a technology-driven financial institution and marking another significant milestone in its digital transformation journey. MD & CEO Amitava Chatterjee received the award along with General Manager (Strategy & IT/CIO) Mohammad Muzaffar Wani at the gala event organised by Infosys Finacle in Mumbai under the theme "Recomposing Banking – A Playbook for the Next Phase of Banking Transformation." The significance of the recognition is further amplified by the fact that the awards attracted nearly 500 nominations from financial institutions across the ecosystem, making the achievement highly competitive this year. The Finacle Innovation Awards honour banks that are redefining banking through innovation and technology-led transformation. Commenting on the achievement, Managing Director & CEO Amitava Chatterjee said, "At J&K Bank, our innovation journey has been defined by transforming data into decisions. We have built a robust Data Insights and Analytics Platform that delivers real-time intelligence across operations. The platform has enabled us to serve our customers with greater precision, speed, and personalization — driving measurable business outcomes and setting a new benchmark for technology-led banking excellence." MD & CEO added, "This prestigious recognition is also a testament to the dedication and collaborative efforts of our employees across business, technology and operations functions, whose commitment to innovation continues to propel the Bank towards higher levels of excellence."

