

Date: August 31, 2025

To,
Listing Department
The National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra East, Mumbai – 400051

Corporate Relationship Department
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

NSE Symbol – **HARIOMPIPE**

BSE Scrip Code- **543517**

Dear Sir/Madam,

Sub: Newspaper Advertisement – Disclosure under Regulation 30 and Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 30 and Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with circulars issued from time to time, please find enclosed the copies of Newspaper Advertisement published in the Business Line (English Newspaper) and Surya (Telugu Newspaper) on August 31, 2025, pertaining to convening of 18th Annual General Meeting of the Company scheduled to be held on Tuesday, September 30, 2025 through Video Conferencing (VC) or Other Audio Visual Means (OAVM).

The aforesaid information is also being hosted on the website of the Company at www.hariompipes.com.

This is for your information and record.

Yours sincerely,
For Hariom Pipe Industries Limited

Rekha Singh
Company Secretary
M. No.: A33986

Encl: a/a

Venkatasubramanian K
bl. research bureau

Buying their dream house is every family's most important financial decision and by far the single-most expensive asset they would own.

When both spouses in a family work, there is the inclination towards sharing the debt burden, often equally.

Joint home loans are thus common when making the decision of buying a house. Of course, joint home loans can also be taken by parent-child and siblings combinations. However, the most common joint loan applications are from spouses – husband and wife.

There are many benefits of applying jointly for a home loan. These include higher loan eligibility, better interest rates and tax benefits for both spouses.

While there are many positive aspects of taking a home loan jointly, some difficult situations could arise.

A divorce, one of the spouses falling critically ill and in the unfortunate event of the death of a co-applicant can all derail well-laid-out plans.

We discuss both the benefits and the challenging scenarios – with ways to work around them – for borrowers to make an informed call.

JOINT GAINS

In the post-Covid period, there has been a surge in the preference for larger houses and apartments that offer many conveniences and amenities.

As a single borrower, it may be difficult to secure a loan for very large amounts. With your working spouse as a co-applicant, you can bolster your case for a larger loan.

If, for example, both spouses earn somewhat similar salaries, there is a chance to double your loan amount eligibility.

Making a joint application also means that both your scores are taken into account for loan disbursal.

If the scores are good for both applicants – say 800 or more – then the chances for negotiating for lower interest rates improve.

Besides, having a woman co-applicant gives a reduction in interest rates of 5-10 basis points.

Some States/Union Territor-



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When opting for a joint home loan...

BORROW SMART. Weigh the benefits and challenges to make an informed choice on shared home financing

ies such as Karnataka, Uttar Pradesh, Haryana, Maharashtra and Delhi also have lower stamp duty to the tune of 1-2 percentage points in case women happen to be owners/joint owners of a property.

Finally, there are also tax benefits available.

For those buyers still on the old tax regime with deduction benefits, home loan interest and principal can reduce your taxable income.

Under section 24(b) of the income tax act, both the spouses can avail a deduction on interest paid of up to ₹2 lakh per annum each. This is especially useful in the initial years of the home loan repayment as you pay more interest than principal in those periods.

The home loan principal is also allowed as deduction under section 80C, which has several other options as well – life insur-

ance premium, EPF, PPF, five-year bank deposit etc.

The maximum amount of deduction that can be availed is ₹1.5 lakh a year.

These deductions are not available to those opting for the new tax regime. Though tax benefits should not dictate your home-buying decision, it is nonetheless a minor incentive.

ROUGH TIDES

When all goes well, sharing the financial commitment with your spouse can be a fulfilling experience.

However, there are life's unknowns to contend with.

Now, what if the going is not great between spouses and they decide to part ways? The joint home loan still remains to be paid.

The lender makes it clear even during the loan sanctioning stage that repayment of all

outstanding dues is mandatory and that each of the co-applicants is responsible for clearing the debt.

We are not considering the alimony angle here as that would bring too many scenarios and possibilities.

Now, in the normal course, there are three options available for co-applicant spouses when there is a divorce and a loan to service.

First, one of the spouses can buy out the other, and take the full share of the house while continuing to singularly service the loan. This means making a settlement payment on mutually agreeable terms, taking into account the market value of the property.

This requires a lump sum to be at their disposal, and so the higher earning (and saving) spouse can payoff the other co-applicant and take full process-

sion while continuing to service the loan.

Second, the property may be sold and the loan paid off to the lender from the proceeds of the sale.

The third option is to rent out the property and share the amount based on mutually agreeable terms while continuing the loan repayment schedule.

Then there are more difficult and unfortunate situations.

What if one of the spouses is diagnosed with some critical illness? Obviously, the spouse suffering from the illness would also not be in a position to work and earn a salary. The loan obligation still remains.

That's where term insurance becomes very important as a part of financial planning. Within a few years of joining the workforce and certainly after your marriage, taking a term insurance is critical. Both spouses must ideally have a separate term insurance policy for themselves with some riders such as for critical illnesses, especially if there is a family history of such diseases.

As soon as the critical illness is diagnosed, the insurance company would make a payout that would help the surviving spouse in repaying the debt or at least the portion of the ill co-applicant.

Finally, there may be cases of unfortunate death of one of the spouses due to an accident, disease etc.

Now, the regular term insurance payment would help in such cases.

Additionally, there are separate term covers exclusively for home loans that come for joint applicants as well.

If you take a joint term insurance cover with your spouse, and face an unfortunate event, the insurer will pay the portion attributable to you.

While many insurance companies close the joint term insurance policy after a payout, some allow the surviving spouse to continue with the cover with a reduced amount (sum insured).

Ideally, both the loan applicants must have separate term covers. The term cover exclusively for the home loan can be taken at the time of applying for the debt.

TAX QUERY



SUDHAKAR SETHURAMAN

I am a senior citizen. During FY26, my pension income is ₹7.50 lakh, bank interest - ₹3.50 lakh, dividend ₹0.20 lakh in total, ₹11.20 lakh. Suppose If I earn short-term profit in share trading of ₹1.50 lakh, the total income works out to ₹12.70 lakh. Please clarify the following (new tax regime):
* What is the tax liability for the above situation?
* If my total income is lesser than ₹12 lakh inclusive of short-term profit on share of 1.50 lakh, should I have to pay 20 per cent STCG tax for share trading profits?

V Avichi

Based on the income details — pension, interest, dividend and short-term capital gains, your tax liability for the year 2025-26 will be ₹31,200.

Taxation working

Particulars	Amount in ₹	
Income from salary		
Pension	7,50,000	
Less: Standard deduction	(75,000)	
Taxable salary Income		6,75,000
<i>Income from capital gains</i>		
Short-term capital gains		1,50,000
<i>Income from others sources</i>		
Interest from banks	3,50,000	
Dividend income	20,000	3,70,000
Taxable total income		11,95,000
Tax on special income – STCG @20% (1,50,000*20%)		30,000
Tax on other income	44,500	
Less: Rebate 87A	(44,500)	-
Total tax		30,000
Cess@4%		1,200
Total tax payable		31,200

This is on the assumption that the shares traded are subject to securities transaction tax and accordingly in terms of section 111A, the short-term capital gains (STCG) are taxed at the rate of 20 per cent.

Refer table above. You would still have to pay tax on STCG, as they are subject to special rate of tax at 20 per cent even though your total income is less than ₹12 lakh.

The writer is Partner, Deloitte India
✉ Send your queries to taxtalk@thehindu.co.in

Make the switch before you retire

INVEST WISE. Four types of funds that lower portfolio volatility and shield your hard-won retirement savings

Dhuraivel Gunasekaran
bl. research bureau

For investors nearing retirement, wealth preservation becomes just as critical as wealth creation. At this stage, it makes sense to gradually move away from high-risk assets such as equities and within that, mid- and small-cap funds and shift towards more stable options which will not expose you to large draw-downs from your capital. This transition lowers portfolio volatility and shields your hard-won retirement savings from sharp market downturns. Such a switch should also be targeted at reducing sequence-of-returns risk, where poor returns in the early years of retirement permanently erode your capital and compromise long-term financial security.

Below are four types of mutual funds you should look at in the home stretch to retirement — conservative hybrid funds, short duration funds, corporate bond funds and banking & PSU debt funds. A phased transition using systematic transfer plans (STPs) into these can minimise timing risks.

CONSERVATIVE HYBRID FUNDS

Conservative hybrid funds invest predominantly in debt securities, while keeping a modest equity exposure. Typically, 75-90 per cent of the portfolio is in debt, and 10-25 per cent in equities. The high debt allocation ensures stability and regular income, while the limited equity portion provides potential for growth. This balanced structure allows investors to participate in market upswings, but with controlled risk. On the equity side, these funds usually follow a multi-cap approach spanning large-, mid-, and small-cap stocks. On the debt front, most adopt a blend of moderate duration and accrual strategies. According to *bl.portfolio's* star track ratings, five- and four-star rated funds



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in this category include SBI Conservative Hybrid, Kotak Debt Hybrid, ICICI Pru Regular Savings and HDFC Hybrid Debt Fund. Based on seven years of data, their five-year rolling returns averaged 11 per cent, 11.5 per cent, 10 per cent and 10.9 per cent respectively.

SHORT DURATION FUNDS

Short duration funds are mandated to maintain a Macaulay duration of one-three years. They strike a balance between liquidity and returns and reduce the risk to your portfolio from rising rates. In a changing rate environment, these funds realign portfolios faster to new rates.

As per *bl.portfolio* star track ratings, top-rated schemes include UTI Short Duration, ICICI Pru Short Term, HDFC Short Term Debt, Aditya Birla SL Short Term, Nippon India Short Duration and Axis Short Duration. Over the past seven years, their average five-year rolling returns ranged between 6.5 per cent and 7 per cent. Notably, all these funds also allocate 4-10 per cent to 'AA'-rated papers, which could provide additional returns in a stable rate phase.

CORPORATE BOND FUNDS

Corporate bond funds invest at least 80 per cent in high-quality corporate debt, predominantly AAA and AA-rated instruments. They generally offer better yields than government securities, while maintaining a reasonable risk

profile. With an average duration of 3-5 years, these funds carry moderate interest rate sensitivity, making them suitable for investors seeking predictable returns without excessive volatility.

Based on *bl.portfolio* star track ratings, notable funds in this category include Nippon India Corporate Bond, Aditya Birla SL Corporate Bond,

BANKING & PSU DEBT FUNDS

These funds invest primarily in debt instruments issued by banks and public sector undertakings, offering high credit quality and minimal default risk. Yields typically run 50-75 basis points above comparable government securities, making them a middle ground between safety and returns. This combination makes them appealing to conservative investors who prioritise stability. Over a seven-year period, the category delivered an annualised five-year rolling return of 6.4 per cent. According to *bl.portfolio* star

track ratings, leading funds include

ICICI Pru Banking & PSU Debt (6.8 per cent, an average five-year rolling returns), Kotak Banking & PSU Debt (6.8 per cent), Nippon India Banking & PSU (6.7 per cent), Aditya Birla SL Banking & PSU Debt (6.7 per cent), and HDFC Banking & PSU Debt (6.6 per cent).

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Website: www.hariompipes.com Email ID: cs@hariompipes.com

INFORMATION REGARDING THE 18TH ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM")

NOTICE is hereby given that the 18th Annual General Meeting ("AGM") of Hariom Pipe Industries Limited ("Company") will be held on **Tuesday, September 30, 2025 at 11:30 a.m.** IST through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM") without the physical presence of the Members at a common venue, which is in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and Rules framed thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations, 2015") read with General Circular No. 09/2023 dated September 25, 2023 and 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs ("MCA Circular") and Circular No. SEBI/HO/CFD/PoD-2/P/CIR/2023/167 dated October 07, 2023 and Circular No. SEBI/HO/CFD/PoD-2/P/CIR/2024/133 dated October 3, 2024, issued by the Securities and Exchange Board of India ("SEBI Circulars") permitting the Companies to hold AGM through Video Conferencing (VC) / Other Audio-Visual Means (OAVM) on or before 30.09.2025 and other applicable circulars issued by the MCA, SEBI and Government of India, to transact the business that will be set forth in the Notice of the AGM. In compliance with the aforementioned circulars, the Notice of the 18th AGM along with the Annual Report for the Financial Year 2024-25 will be sent only through electronic mode to all the Members whose e-mail addresses are registered with the Company/Registrar and Share Transfer Agents or with their respective Depository Participants (DPs). Members may note that the Notice of the 18th AGM and Annual Report 2024-25 shall also be made available on the Company's website www.hariompipes.com, websites of the Stock Exchange(s) i.e., National Stock Exchange of India Limited and BSE Limited at <https://www.nseindia.com/> and <https://www.bseindia.com/> respectively and on the website of Central Depository Services (India) Limited (CDSL) at <https://www.evotingindia.com>. Additionally, Members whose email addresses are not registered, a letter will be sent at their registered address providing the web-link and exact patch where complete details of the Annual report are available and who wish to receive a physical copy of the Annual Report 2024-25 may specifically request the same by sending an e-mail to cs@hariompipes.com. Members who have not registered their e-mail addresses are requested to register / update their e-mail addresses with the relevant Depository Participants. In compliance with Section 108 of the Act and Regulation 44 of SEBI Listing Regulations, 2015, the Members will be provided the facility to cast their vote remotely on the businesses as set forth in the Notice of the AGM through remote e-Voting or e-Voting during the AGM. The manner of voting remotely for Members holding shares in dematerialized mode, physical mode and for Members who have not registered their e-mail address will be provided in the Notice of the AGM. Members who wish to register their e-mail address/bank account mandate may register/update the details in their demat account, as per the process advised by the Depository Participants. Members may note that the Board of Directors of the Company in their Board Meeting held on May 09, 2025 has recommended final dividend for the FY 2024-25. The final dividend once approved by the Members at the ensuing AGM will be paid within 30 days from the date of the AGM after the deduction of tax as per the provisions of Income Tax Act, 1961, to those Members whose names appear on the list of beneficial ownership as furnished by the Depositories on the Record date i.e., Tuesday, September 23, 2025. Members are requested to update their bank account details with their respective Depository Participants (DPs).

Any person who acquires shares and becomes a Member of the Company after the date of electronic dispatch of Notice of the AGM and holding shares as on the cut-off date i.e., Tuesday, September 23, 2025 may obtain the Login ID and Password by following the instructions as mentioned in the Notice of the AGM or by sending a request to helpdesk.evoting@cdslindia.com.

The Notice of the AGM and Annual Report for the financial year 2024-25 will be sent to Members in accordance with the applicable laws at their registered addresses in due course. For more details, visit the Company's website at <https://www.hariompipes.com/> or contact the Company's RTA, Bigshare Services Private Limited, 306, Right Wing, 3rd Floor, Amrutha Ville, Opp. Yashoda Hospital, Raj Bhavan Rd, Somajiguda, Hyderabad – 500082, Telangana, India, E-mail: bssthyo@bigshareonline.com.

Dated: August 30, 2025
Place: Hyderabad

Sd/-
For Hariom Pipe Industries Limited
Rekha Singh, Company Secretary

Medi Assist
CIN: L74900MH2000PLC437885
Registered office: AARPEE Chambers, SSRP Building, 7th Floor, Andheri Kurla Road, Marol Co-operative Industrial Estate Road, Gamdevi, Marol, Andheri East, Marol Bazar, Mumbai - 400 059; **Ph:** +91-22-6259 6797
Corporate Office: Tower "D", 4th Floor, IBC Knowledge Park, 4/1, Bannerghatta Road, Bengaluru-560 029, Karnataka, **Ph:** +91-80-6919 0000; **Website:** www.mediassist.in; **Email:** investor.relations@mediassist.in

NOTICE OF THE 25th ANNUAL GENERAL MEETING AND E-VOTING INFORMATION
NOTICE is hereby given that the 25th Annual General Meeting ("AGM") of the Members of Medi Assist Healthcare Services Limited ("Company") is scheduled to be held on Tuesday, September 23, 2025 at 10:30 A.M. **through Video Conferencing (VC) facility / other audio visual means (OAVM)**, in compliance with all the applicable provisions of the Companies Act, 2013 ("Act") and the rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, General Circular 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs ("MCA") and SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 issued by the Securities and Exchange Board of India ("SEBI") (hereinafter collectively referred to as "the Circulars") and other applicable circulars issued in this regard, without the physical presence of the members at a common venue, to transact the business as set out in the notice convening the AGM ("Notice").

In compliance with the above Circulars, electronic copies of the Notice of the AGM have been sent on Saturday, August 30, 2025 through email to those Members whose email addresses are registered with the Company, Depository Participant(s) as on Friday, August 22, 2025. The same will also be made available on the Company's website at www.mediassist.in and websites of the Stock Exchanges i.e BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the website of the Company's Registrar and Share Transfer Agent (MUGF Intime India Private Limited) ("RTA") at www.in.mpmfs.mugf.com.

A letter providing the weblink and QR code for accessing the Annual Report for the Financial Year 2024-25 was dispatched on Saturday, August 30, 2025 to those shareholders who have not registered their email id's with the Company / RTA/ Depository Participant.

Members who have not registered the e-mail address, are requested to register / update the same to receive copies of the Annual Report, Notice of the AGM and other communications from the Company electronically.

In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, the Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has engaged MUGF Intime India Private Limited to provide its Members with the facility to cast their vote electronically through remote e-voting (prior to the AGM) and e-voting (during the AGM) on the resolutions set forth in the Notice. The manner of voting remotely for Members is provided in the Notice.

The cut off date for the purpose of ascertaining the eligibility of the Members to avail e-voting facility will be Tuesday, September 16, 2025 ("Cut-off Date"). The voting rights of the Members shall be in proportion to the equity shares held by them in the paid up equity share capital of the Company as on the Cut-off Date. Shareholders participating through the VC facility shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013 ('the Act'). A person whose name appears in the Register of Members or list of Beneficial Owners maintained by the Depositories as on the Cut-off Date, shall only be entitled to join the AGM, avail remote e-voting and e-voting facility during the AGM. A person who is not a Member as on the Cut-off Date should treat this notice for information purposes only.

Remote e-voting shall commence on Thursday, September 18, 2025 (9.00 a.m. IST) and shall end on Monday, September 22, 2025 (5.00 p.m. IST). During this period, Members may cast their vote electronically. Thereafter, the remote e-voting shall be disabled by MUGF Intime India Private Limited for voting. Members who would have cast their vote by remote e-voting prior to the AGM may also participate in the AGM through VC/OAVM facility but shall not be entitled to cast their vote again through e-voting facility available at the AGM. Further, only those members who have not cast their vote on the resolution through remote e-voting, and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM.

Once the Member casts vote on a resolution, Member shall not be allowed to change it subsequently. The detailed procedures/instructions of remote e-voting and e-voting, joining the AGM, registration of email address, obtaining login details and e-voting during the AGM are provided in the Notice.

Mr. Pramod S M, Partner (Membership No. F7834) and/ or Mr. Biswajit Ghosh, Partner (Membership No. F8750) of M/s. BMP & Co. LLP, Practicing Company Secretaries, have been appointed as Scrutinizer by the Company to scrutinize the entire e-voting process in a fair and transparent manner.

Any person, who acquires share(s) and becomes a Member of the Company after the electronic dispatch of Notice and holds shares as of the Cut-off Date, may obtain the Login ID and Password by following the instructions mentioned in the Notice or by sending a request at enotices@in.mpmfs.mugf.com. However, if a person is already registered with InstaVote or with respective Depository for remote e-voting, then existing User ID and Password can be used to cast vote as per the instructions provided in the Notice.

The result of voting will be declared within 2 working days or 3 days, whichever is earlier, from the conclusion of the AGM, and the result so declared, along with the Consolidated Report of Scrutinizer, will be placed on the websites of the Company at www.mediassist.in, Stock Exchanges at www.bseindia.com and www.nseindia.com, and RTA at www.in.mpmfs.mugf.com.

In case any assistance is required for attending the meeting through the aforesaid mode, the Member may contact Mr. Ashish Upadhyay – Associate- for any query before or during the meeting. You may reach out to them at Tel: 022 - 49186000 or e-mail at enotices@in.mpmfs.mugf.com or instameet@in.mpmfs.mugf.com.

For Medi Assist Healthcare Services Limited
sd/-
Rashmi B V
Company Secretary & Compliance Officer
Membership No: A38729

Place: Mumbai
Date: August 30, 2025

