



31st March, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400001
Scrip Code: 512455

National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051
Symbol (Equity): LLOYDSME
Symbol (NCD): 92LMAEL31

Sub: Newspaper Advertisement regarding dispatch of Postal Ballot Notice

Dear Sir / Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (“SEBI”) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Listing Regulations**”), read with the applicable provisions of the Companies Act, 2013 (“**the Act**”), the rules made thereunder and the relevant circulars issued by the Ministry of Corporate Affairs (“**MCA**”) from time to time, and further to our letter dated 30th March, 2026, we had submitted the public notice intimating dispatch of the Postal Ballot Notice along with details of remote e-voting and related matters for seeking approval of the Members for entering into a Material Related Party Transaction with Thriveni Earthmovers and Infra Private Limited.

We hereby inform that the dispatch of the Postal Ballot Notice to the Shareholders through electronic mode was completed on 30th March, 2026.

Further, in compliance with the applicable provisions, the Company has published the said public notice on 31st March, 2026 in the following newspapers:

1. Business Standard (English - All Editions)
2. Navrashtra (Marathi Daily)

We enclose herewith copies of the newspaper advertisements published in the aforesaid newspapers for your reference and record.

The same is also available on the Company’s website at www.lloyds.in.

The same may please be taken on record and suitably disseminated to all concerned.

Thanking you,
Yours Sincerely,
For Lloyds Metals and Energy Limited



Akshay Vora
Company Secretary

Encl.: As above.

Lloyds Metals and Energy Limited

R/O: Plot No: A 1-2, MIDC Area, Ghugus,
District Chandrapur – 442505, Maharashtra, India.
W www.lloyds.in | **E** investor@lloyds.in
CIN: L40300MH1977PLC019594

Corporate Office:

A-2, 2nd Floor, Madhu Estate, Pandurang Budhkar Marg,
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Higher crude muddies road for CV makers

Near-term risks rise even as utilisation peaks, freight stays firm

DEEPAK KORGAONKAR & RAM PRASAD SAHU
Mumbai, 30 March

Shares of commercial vehicle (CV) makers Tata Motors and Ashok Leyland remained under pressure, falling up to 9 per cent on the BSE in Monday's intraday trade. Tata Motors slipped 9 per cent to ₹389.05, while Ashok Leyland skidded 6 per cent to ₹153.75. Both stocks recovered marginally by close, with Tata Motors ending down 7.7 per cent and Ashok Leyland shedding 5.4 per cent. By comparison, the Sensex and the BSE Auto index declined 2.2 per cent each.

With Monday's fall, Tata Motors has corrected 22 per cent from its 52-week high of ₹508.95 touched on February 27, 2026. Ashok Leyland is down 28 per cent from its 52-week high of ₹215.35 hit on February 11.

The BSE Auto index has corrected about 15 per cent since the start of the West Asia war on February 28. From a macroeconomic perspective, the conflict has pushed Brent crude sharply higher — from \$73 per barrel before the war to a peak of \$120, and now hovering at \$113-115, a rise of over 50 per cent. Brent's March contract was trading 3.36 per cent higher at \$114.95 per barrel on the International Exchange.

A sharp spike in oil prices can have a cascading impact on inflation, gross domestic product (GDP) growth, the current account deficit, currency, and bond yields. Every \$10 per barrel increase in crude raises India's current account deficit by 35-50 basis points (bps) of GDP, adds 20-25 bps to headline Consumer Price Index inflation, dampens GDP growth by



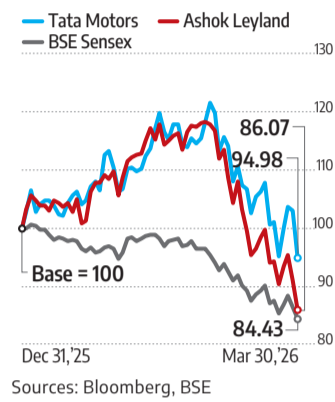
15-20 bps, and puts depreciation pressure on the rupee, according to Axis Securities.

The ongoing West Asia conflict also poses near-term risks to the CV demand cycle due to potential disruptions. In the event of a prolonged war, higher inflation could narrow the room for any rate cuts the Reserve Bank of India might have otherwise considered, the brokerage said.

Yes Securities observed some impact on enquiries, particularly from large fleet operators, as geopolitical tensions prompt a shift towards cash conservation. Even so, dealers remain confident of a quick return to normalcy, expecting disruptions to be short-lived. The government's stance on fuel price hikes will be a key factor to watch, as any sharp increase could weigh on current sentiment.

Meanwhile, improving freight demand and peak utilisation levels continue to support CV

Under pressure



demand. Motilal Oswal Financial Services expects the top three CV makers to post 19 per cent aggregate volume growth in March 2026.

"Retail demand remains healthy for the CV segment. We expect 19 per cent year-on-year growth in dispatches in March, driven largely by domestic wholesales, while exports may remain under pressure due to ongoing tensions in West Asia," the brokerage said.



MOTOR INSURANCE CLAIMS

Small lapses that can lead to costly rejections

SANJEEV SINHA

A recent ruling by the Delhi State Consumer Disputes Redressal Commission shows that even minor lapses can cost policyholders their insurance claims. In *Ramesh Rawat vs New India Assurance*, the Commission held that leaving a car key, even if it was damaged, inside a Maruti Vitara Brezza, which was then stolen, amounted to negligence. It ruled that the claim rejection was justified. Here's a look at routine oversights that can cause claims to be denied.

Driving without a valid licence

Driving without a valid licence at the time of an accident breaches both the Motor Vehicles Act, 1988, and the conditions attached to a motor policy. "Motor insurance policies require the driver to hold a valid licence for the specific class of vehicle. If the licence is expired, invalid, or not appropriate for the vehicle type, insurers may deny the claim," says Amarnath Saxena, chief technical officer-commercial, Bajaj General Insurance.

Drunk or drug-impaired driving

If an accident occurs while the driver is under the influence of alcohol or drugs, the insurer is likely to reject the claim. This violates both the Motor Vehicles Act, 1988, and policy terms. "Driving under the influence impairs judgment and increases accident risk, justifying insurers' denial of liability," says Saxena.

Private vehicle used for commercial purposes

Using a private vehicle for commercial purposes, such as carrying passengers or making deliveries, violates the Motor Vehicles Act, 1988. "Motor insurance policies are issued based on declared usage, with premiums reflecting the associated risk. Commercial use increases risk and wear and tear. Insurers may deny claims due to improper coverage," says Paras Pasricha, head-motor insurance, Policybazaar.com.

Delay in informing the insurer
Insurance companies may reject claims, especially theft claims, if the policyholder delays filing a First Information Report (FIR) or

informing the insurer. "Policy terms require immediate or prompt intimation to both the police and insurer. Delays are treated as a breach of contract. However, courts may allow genuine, well-explained delays, particularly if the FIR is filed promptly, ideally within 24 hours, even if the insurance company was notified later," says Shilpa Arora, co-founder and chief operating officer (COO), Insurance Samadhan. Ideally, the insurer should also be notified within 24 hours.

Unauthorised repairs before survey

Repairing a vehicle before an insurance inspection often leads to claim denial. "Only minimal or immediate repairs necessary to move the vehicle to a workshop are permitted under policy terms. Insurers require a survey to verify the cause of damage, confirm policy coverage, and ensure that repair costs are

Changes to vehicle that are prohibited

Structural changes: Altering the frame, converting body types (e.g., hardtop to convertible)

Loud exhausts: Systems exceeding 100 decibels are banned

Tinted glass: Aftermarket tint films on windows/windshields are prohibited (50-70% visibility needed)

External guards: Bull bars and crash guards are illegal

Engine swaps: Replacing engines with higher capacity or different specs

Source: Insurance Samadhan

reasonable," says Arora.

Undisclosed modifications
Undisclosed vehicle modifications can lead to denial of claim, especially in cases involving undervalued compressed natural gas (CNG) kits, because such changes alter the vehicle's risk profile.

"Insurers reject such claims primarily due to non-disclosure of material facts, unapproved structural or fuel changes, increased risk exposure, and the illegality of modifications not certified by the Automotive Research Association of India (ARAI) or the RTO," says Arora. Vehicle owners should inform their insurer immediately about any modifications.

Consequential loss

Consequential loss refers to additional damage that follows an initial defect. "Claims may be rejected if the policyholder continues to use the vehicle despite warning signs, as this can be treated as negligence," says Shantkay Agrawal, partner, BMR Legal.

Policy lapse before accident

If a policy lapses before an accident, the insurer has no liability because the contract was not valid at the time of loss. Policyholders should set reminders and renew their policies on time.

"If the policy is not renewed on time, the vehicle may need to be inspected before the policy is renewed after a break. Additionally, you may lose the benefit of no claim bonus," says Abhishek Verma, general manager-motor underwriting, IFFCO-TOKIO General Insurance Company.

The writer is a New Delhi-based independent journalist

Loan rule changes in 2026: Faster scores, zero charges

A set of regulatory changes linked to lending, credit scores and nominations is taking effect. This implies lower exit costs, faster credit visibility, and more flexibility in managing loans.

No foreclosure charges
The most consequential change for retail borrowers is the

removal of prepayment or foreclosure penalties on floating-rate loans. Effective for loans sanctioned or renewed from January 1, 2026, this applies across:

- Home loans
- Personal loans
- Car loans
- Education loans

Weekly credit score updates

Another significant shift is how frequently credit data is reported and reflected in credit scores. Lenders will move to weekly reporting cycles, with full implementation from July 1, 2026.

Up to four nominees
Separately, the Reserve Bank of

India (RBI) has allowed up to four nominees for bank accounts and lockers, effective November 1, 2025.

Gold loan relief for jewellers: Indirect implications

For the jewellery business, repayment tenure for gold metal loans has been extended from 180 days to 270 days, effective April 1, 2026.

Read full report here: mybs.in/2g4k6oY

COMPILED BY AMIT KUMAR

DDEV PLASTIKS INDUSTRIES LIMITED
CIN: L2429WB2020PLC241791
Regd Office: 2B, Pretoria Street, Kolkata-700 071
Telephone: +91-033-2282 3744/3745/3699/3671
E-Mail: kolkata@ddevgroup.in; Website: www.ddevgroup.in

NOTICE OF SHAREHOLDERS IN TERMS OF SAKSHAM NIVESHAK CAMPAIGN

In continuation of the Saksham Niveshak Campaign launched by the company from 28th July 2025 to 08th November 2025 in accordance with the Ministry of Corporate Affairs (MCA) Notification vide E-File No. 30/06/2025-IEPFA dated 16.07.2025, the company has once again launched further 100 days campaign-Saksham Niveshak from -1st April 2026 to 09th July 2026 for KYC and other related updations and shareholder engagement to prevent transfer of Unpaid/Unclaimed Dividends to Investor Education and Protection Fund (IEPF).

The Company is pleased to participate in the campaign aiming to proactively engage with shareholders and assist them in updating their records (like KYC, bank mandate, nominations, contact details etc) for claiming their rightful entitlements, thereby avoiding the transfer of their shares and/or unclaimed dividends to IEPF.

Shareholders holding shares in dematerialized mode are requested to approach their respective Depository Participant(s) ("DP(s)") for updating their records. Others may update their records with the Company's Registrar and Share Transfer Agent ("RTA")-CB Management Services Pvt. Ltd. at below mentioned address:

CB Management Services Pvt. Ltd.
(Unit DdevPlastiks Industries Limited)
Regd Office Address: Kolkata Branch Address
C-101, 01st Floor, 247 Park LBS Marg, Vikhroli (West) Mumbai-400083
Rasci Court, 5th Floor, 20 Sir R N Mukherjee Road Kolkata-700001
E-mail: rta@cbmsl.com
Phone: 033-6906-6200 (100 lines)

The requisite forms are available on the website of the company at <http://www.ddevgroup.in/investor-services> and on that of the RTA at <https://www.cbmsl.com/investor-parlour>. The campaign details are also hosted on the website of BSE Limited at www.bseindia.com, National Stock Exchange of India Limited at www.nseindia.com and that of the company under shareholder awareness tab at www.ddevgroup.in/investor-services.

For Ddev Plastiks Industries Limited
Date: 30.03.2026
Place: Kolkata. **Tanvi Goenka (Membership No. ACS 31176)**
Sd/-
Company Secretary

LLOYDS METALS
LLOYDS METALS AND ENERGY LIMITED
Regd. Office: Plot No. A 1-2, MIDC Area, Ghugus, Chandrapur, Maharashtra, 442505.
Corp. Office: A-2, 2nd Floor, Madhu Estate, Pandurang Budhkar Marg, Lower Parel, Mumbai - 400013
CIN: L40300MH1977PLC019594
Phone: +91 22 6291 8111 • Website: www.lloyds.in Email: investor@lloyds.in

POSTAL BALLOT NOTICE AND REMOTE E-VOTING INFORMATION

Notice is hereby given that Lloyds Metals and Energy Limited ("the Company") is seeking approval of its Members on the following Ordinary Resolution by way of postal ballot ("Postal Ballot") by remote e-voting only ("remote e-voting / remote e-voting"):

Sr. No.	Description of Resolution
1.	Material related party transaction with Thriveni Earthmovers and Infra Private Limited

The Postal Ballot Notice ("Notice") is available on the website of the Company at www.lloyds.in and can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited ("BSE") at www.bseindia.com and National Stock Exchange of India Limited ("NSE") at www.nseindia.com and on the website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com.

Pursuant to Section 110 read with Section 108 and other applicable provisions, if any, of the Act (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), read with Rules 20 and 22 of the Rules, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India ("SS-2"), each as amended, and in accordance with the requirements prescribed by the MCA for holding general meetings/ conducting postal ballot process through e-voting vide General Circular No. 03/2025 dated 22nd September, 2025 and any other applicable law, rules and regulations, (including any statutory modification(s), amendment(s), clarification(s), substitution(s) or re-enactment(s) thereof for the time being in force) read with other relevant circulars issued in this regard the Company is providing remote e-voting facility to all its Members to enable them to cast their votes electronically on all the resolutions set forth in the Notice instead of submitting the physical Postal Ballot form. The Company has on Monday, 30th March, 2026 completed dispatch of the Notice dated 26th March, 2026 seeking approval of the Members of the Company by email only to the Members whose names appear in the Register of Member / List of Beneficial Owners as received from NSDL, Central Depository Services (India) Limited ("CDSL") and Bigshare Services Private Limited, the Company's Registrar to an Issue and Share Transfer Agent ("RTA") and whose email addresses are available with the Company as on Friday, 27th March, 2026 ("Cut-off Date").

The voting rights shall also be reckoned on the paid-up value of shares registered in the name(s) of the Members as on the Cut-off date. Accordingly, a physical copy of the Notice along with Postal Ballot form and pre-paid business reply envelope is not being sent to the Members for this Postal Ballot.

The Company has engaged the services of NSDL for providing remote e-voting facilities to the Members, enabling them to cast their vote electronically and in a secured manner. The remote e-voting will commence on Tuesday, 31st March, 2026 at 09:00 A.M. (IST) and shall end on Wednesday, 29th April, 2026 at 05:00 P.M. (IST). The remote e-voting facility will be disabled by NSDL immediately thereafter and will not be allowed beyond the said date and time. Members are requested to carefully read the instructions in the Notice and record their assent (FOR) or dissent (AGAINST) by following the procedure as stated in the Notes forming part of the Notice for casting of votes by remote e-voting not later than 5:00 P.M. (IST) on Wednesday, 29th April, 2026, failing which it will be strictly considered that no vote has been received from the Member. The remote e-voting facility will be disabled by NSDL immediately thereafter. During this period, Members of the Company holding shares either in physical or electronic form as on the Cut-off date shall cast their vote electronically. The voting rights of the Members shall be in proportion to their share of the paid-up Equity Share Capital of the Company as on the Cut-off Date. Once the vote on the resolution is cast by a Member, the Member shall not be allowed to change it subsequently. The procedure to register email address with the RTA and the procedure of remote e-voting is provided in the 'Notes' section of the Notice.

The Board of Directors has appointed Mr. Mitesh Shah (Membership No.: F10070) from Mitesh Shah & Co., Company Secretaries (Firm Registration No.: P2025MH104700), as the Scrutinizer to scrutinize the Postal Ballot process in a fair and transparent manner.

The Results of the e-voting conducted through Postal Ballot (through the remote e-voting process) along with Scrutinizer Report will be submitted within two working days from the conclusion of Postal Ballot viz. on or before 4th May, 2026. The same will also be displayed on the website of the Company at www.lloyds.in, the website of NSDL at www.evoting.nsdl.com and shall also be communicated to BSE and NSE, where the Company's Equity Shares are listed. The Resolutions, if passed by the requisite majority through Postal Ballot, will be deemed to have been passed on the last date specified for remote e-voting i.e. on Wednesday, 29th April, 2026.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on: 022-4886 7000 or send a request to Ms. Pallavi Mhatre, Asst. Vice President - NSDL or Mr. Amit Vishal, Deputy Vice-President - NSDL at evoting@nsdl.com.

The Members are requested to carefully read all the notes set out in the Notice and in particular, the manner of casting vote through remote e-voting.

The above information is being issued for the information and benefit of all the Members of the Company and is in compliance with the Circulars.

The Members may contact the Company's RTA at:
Bigshare Services Private Limited
Office No S6-2, 6th floor Pinnacle Business Park,
Next to Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400093.
Email ID: investor@bigshareonline.com, Tel. Number: 022 - 6263 8200

For Lloyds Metals and Energy Limited
Sd/-
Akshay Vora
Company Secretary
Membership No.: ACS43122

Date: 30th March, 2026
Place: Mumbai

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