



ZODIAC JRD-MKJ LIMITED

DIAMONDS • JEWELLERY • PRECIOUS & SEMI PRECIOUS STONES

506-513, Vardhaman Chambers, 17/G, Cawasji Patel Street, Fort, Mumbai 400001 Maharashtra India
Tel: +91-22-2283-1050 / 51 • Email: info@zodiacjrdmkjtd.co.in or secretarial@zodiacjrdmkjtd.co.in
CIN: L65910MH1987PLC042107 • Website: www.zodiacjrdmkjtd.co.in • GSTIN: 27AACZ0459K1Z1

Date: 16th February, 2026

To,
BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai- 400001.
Scrip Code: 512587

Sub: Newspaper advertisement of Unaudited (Standalone and Consolidated) Financial Results for the Third Quarter and Nine Months Ended 31st December, 2025 pursuant to Regulation 30 read with Regulation 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

This is to inform you that at the meeting of the Board of Directors of the Company held on Saturday, 14th February, 2026 the Board of Directors of the Company considered and approved the Unaudited (Standalone and Consolidated) Financial Results for the Third Quarter and Nine Months Ended 31st December, 2025.

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), the Company has also published an advertisement in the "The Free Press Journal" (English Language) and "Nav Shakti" (Marathi Language). The copies of e-paper advertisements are enclosed herewith.

This information is disseminated as per the applicable Listing Regulations. Kindly take the same on record.

Thanking You,

Yours Faithfully,

For Zodiac-JRD-MKJ Limited

Mahesh Shah
Managing Director
DIN: 00217516

**GARNET CONSTRUCTION LIMITED**

CIN: L45200MH1992PLC069044

Regd. Office: 501/531, Laxmi Mall, Laxmi Industrial Estate, New Link Road, Andheri (W), Mumbai - 400053

Statement of Standalone Unaudited Financial Results for the Nine Month Ended 31st December 2025

PARTICULARS	Standalone		
	Nine month Ended	Year Ended	
	Unaudited	Audited	
Total income from operations (net)	7,257.32	1,687.93	1,941.19
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4,637.57	839.67	990.04
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3,475.75	591.65	740.59
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	3,475.75	590.08	738.09
Equity Share Capital	1,390.22	1,390.22	1,390.22
Reserves (excluding Revaluation Reserve) as shown in the Balance Sheet of previous year			-
Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -			
Basic :	25.00	4.24	5.31
Diluted :	25.00	4.24	5.31

Note:

The above is an extract of the detailed format of Quarterly and Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Annual Financial Results are available on the Stock Exchange websites, i.e. www.bseindia.com & also on company website www.garnetconstructions.com

For and on behalf of Board of Directors
sd/-
Kishan Kumar Kedia
Chairman & Managing Director

Date: 14th February 2026
Place: Mumbai

Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K.G Marg, New Delhi-110001.
Phones:- 011-23571712, 235705414, Website: www.pnbhousing.com

PNB Housing Finance Limited
Boisar Branch:- 28, Second Floor, Ameya Park, Navapur Road, Boisar (West), Maharashtra - 401501

Borivali Branch:- 203 & 204, Second Floor, Western Edge-1, Near W.H.Way, Magathane, Borivali (East), Mumbai, Maharashtra-400066

Mumbai-Andheri Branch:- Office No-23, Ground Floor, Bala House, Plot No. 86, B.L. Bajaj Road, Near WMMetro Station, Andheri (East), Mumbai-400093

NOTICE UNDER SECTION 13(2) OF CHAPTER II OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE WE, the PNB Housing Finance Limited (hereafter referred to as "PNBHF") had issued Demand Notice U/s 13(2) of Chapter II of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The said Demand Notice was issued through the Authorized Officer to all the Secured Borrowers and Guarantors since you have been classified as a Non-Performing Asset (NPA) as per Reserve Bank of India National Housing Bank guidelines due to non-payment of instalments of interest. The contents of the same are the defaults committed by you in the payment of instalments of principal, interest, etc. Further, with reasons, we believe that you are evading the service of Demand Notice hence we are making this publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay the amount of Rs. 1,687.93/- (One Thousand Six Hundred Eighty Seven Rupees and Ninety Nine Paise Only) and interest and charges, failing which PNBHF will take necessary action/measures under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-Section(8) of Section 13 of the of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNBHF only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. FURTHER, you are prohibited U/s 13(3) of the said Act from thereafter by any way of sale, lease or in any other way the aforesaid secured assets.

Loan Account No. Name / Address of Borrower and Co- Borrower (s) Name & Address of Guarantor(s) Property (ies) Mortgaged Date of Demand Notice Amount O/s as on date Demand Notice

HOU/MUM/0723/113 Renu Avadhesh Dwivedi (1) Flat No 704 A 7.Mohan Regency, Adhawadi Jai Road, Near Shree Complex, Kalyan West, Thane, Maharashtra-421301. (2) Shop No. 704, Mohan Regency, Adhawadi Jai Road, Near Shree Complex, Kalyan West, Thane, Maharashtra-421301. (3) 2 S.R Interiors And Designer Mohan Regency A7, Flat No. 704, Mohan Regency, Adhawadi Jai Road, Near Shree Complex, Kalyan West, Thane, Maharashtra-421301.

NA Flat 1, A No 1 0 3, Pundrik Apartments, Plot No. S No. 04, Near Dari B o s c o . S c h o o l, Adhawadi Jai Road, Kalyan West, Thane, Maharashtra, 421301.

Rs. 54,32,054/- (Rupees Fifty-Four Lakhs Thirty-Two Thousand and Fifty-Four Only)

In case you intend to oppose the grant of Probate, you should file in the Office of the Prothonotary and Senior Master a Caveat within 14 days from the service of this citation upon you.

You are hereby informed that the free legal services from the State Legal Services Authorities, High Court legal Services Committees, District Legal Services Authorities and Taluka legal services Committees as per eligibility criteria are available to you and in case, you are eligible and desire to avail the free legal services, you may contact any of the above Legal Services Authorities/committees".

WITNESS MR. SHREE CHANDRASHEKHAR, Chief Justice at Bombay aforesaid, this 30th day of September, 2025.

Sd/- For Prothonotary and Senior Master Sealer

The 30th day of September, 2026

Ashish Dubey, Advocate for the Petitioner G-16, Motlibai Wadia Building, S.A. Brelvi Road,

Near Horniman Circle, Fort, Mumbai 400 001. Advocate Code: 1-3237

Regd. No. MH/32/2012 Mob no. 8898774362 O.S. Regd. No. 12323

Flat No 103, Adjm 34.80 Sq. Mtrs. On 1st Floor, In Building No. 1, Wing A, Alibhav Horizon, Bhayander West, Thane, MH, 401101.

Rs. 41,71,914.74/- (Rupees Forty-One Lakhs Seventy-One Thousand Nine Hundred Fourteen and Seventy-Four Paise)

05-02-2026

Flat No 103, Adjm 34.80 Sq. Mtrs. On 1st Floor, In Building No. 1, Wing A, Alibhav Horizon, Bhayander West, Thane, MH, 401101.

Rs. 12,58,528.58 (Rupees Twelve Lakhs Fifty-Eight Thousand Five Hundred Twenty-Eight and Fifty Eight Paise Only)

05-02-2026

Flat No 103, Adjm 34.80 Sq. Mtrs. On 1st Floor, In Building No. 1, Wing A, Alibhav Horizon, Bhayander West, Thane, MH, 401101.

Rs. 15,96,622/- (Rupees Fifteen Lakhs Ninety-Six Thousand Six Hundred Twenty-Two Only)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

05-02-2026

Flat No 105, C Wing, 1st Floor, Strawberry Chsl, Vinay Complex, Nallasopara West, Palghar, Maharashtra, 401203.

Rs. 25,51,968.60/- (Rupees Twenty-Five Lakhs Fifty-One Thousand Nine Hundred Sixty-Eight and Sixty Paise)

