



3rd November, 2025

National Stock Exchange of India Limited,
Exchange Plaza, Plot No. C/1, G Block,
Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051.
NSE Symbol: SBFC

BSE Limited,
Phiroze Jeejeebhoy Towers,
21st Floor, Dalal Street,
Mumbai – 400001.
BSE Equity Scrip Code: 543959

Sub: Newspaper Publication – Unaudited Financial Results of the Company for the quarter and half year ended 30th September, 2025

Dear Sir/Madam,

Pursuant to the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, please find enclosed copies of the newspaper advertisement pertaining to financial results of the Company for the quarter and half year ended 30th September, 2025. The advertisements were published in Financial Express (English, all editions) and Loksatta (Marathi, Mumbai edition) newspapers today viz. 3rd November, 2025.

This intimation is also being uploaded on the Company's website at <https://www.sbfc.com/investors>.

Kindly take the same on your records.

Thanking you,

Yours faithfully,
For **SBFC Finance Limited**




Namrata Sajnani
Company Secretary & Chief Compliance Officer

Encl: As above

SBFC Finance Limited

Registered Office: Unit No. 103, 1st Floor, C&B Square, Sangam Complex, Andheri Kurla Road, Village Chakala, Andheri (East) Mumbai - 400 059
T. : +91-22-67875300 • F : +91-22-67875334 • www.SBFC.com • Email: complianceofficer@sbfc.com
CIN No : L67190MH2008PLC178270



बैंक ऑफ बड़ोदा
Bank of Baroda

BANK OF BARODA
Mumbai Metro North Region: 2nd & 4th Floor, Shubh Jivan Arcade, Opp. Moksh Plaza, SV Road, Borivali (West), Mumbai - 400092, INDIA.
E-Mail: recovery.mmn@bankofbaroda.com • Website: www.bankofbaroda.com

APPENDIX IV-A
[Provision to Rule 9(6) and 6(2)]
Sale notice for sale of immovable properties and movable property


E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 5 (2) & 6 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on 'As is where is', 'As is what is' and 'Whatever there is' basis for recovery of dues in below mentioned accounts. The details of Borrower/s / Mortgagor / Guarantor/s / Secured Assets / Dues / Reserve Price / E-Auction Date / Time, EMD and Bid Increase Amount are mentioned below:

Sr No.	Name & address of Borrower/s / Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues	Date & Time of e-Auction	1. Reserve Price 2. EMD Amount 3. Bid Increase Amount	Status of Possession (Physical)	Property Inspection Date & Time
1.	Mr. Aslam Razak Maniyar (Borrower) Mrs. Muskan Aslam Maniyar (Co-Borrower)	Equitable Mortgage Of Flat No. 5 & 6, 1st Floor, A Wing, Shrushti Shiksha CHSL, Behind Joshi Wada, Temboda Road, Palghar 401404. Area: 1187 Sq. Ft. Owned by Mr. Aslam Razak Maniyar	Rs. 34.10 lakh as on 31-10-2025 plus unapplied interest and other charges thereon	08.12.2025 14:00 To 18:00	1. Rs. 48,06,000/- 2. Rs. 4,80,800/- 3. Rs. 25,000/-	Symbolic	15.11.2025 10 AM TO 2.00 PM
2.	Jai Prakash Pandey	Equitable Mortgage of Flat no 304, 3rd Floor, A Wing, Building No 8, Type B/B1, Anand Residency Satguru Co Op Hsg Soc Ltd, Saravali, Near Deep College, Palghar, Palghar Road, Bolisar West, Palghar, Maharashtra-401501	Rs.13.65 lakh as on 31-10-2025 plus unapplied interest and other charges thereon.	25.11.2025 11:00 To 18:00	1. Rs. 10,70,000.00/- 2. Rs. 1,07,000/- 3. Rs. 5,000/-	Physical possession	Contact person Ashwani 9892252074

For detailed terms and conditions of sale, please refer visit to the website link <https://www.bankofbaroda.in/e-auction.htm> and online auction portal <https://banknet.com>. Also, prospective bidders may contact the Authorised officer on Mobile No:822895587 (Sr No 1), 978959582 (Sr No2)

Date: 01.11.2025
Place: Mumbai



Sd/-
Authorised Officer
Bank of Baroda

CLASSIFIEDS

PERSONAL

THANKS GIVING

HOLY Spirit Thou who makes me See Everything and Shows me the way to Reach My Ideals, you who gives me the Divine Gift to forgive and forget the Wrongs that is done unto me and who is in all instances of my life with me I in this short Dialogue want to thank you for everything and confirm once more that I do not want to be Separated from you, no matter how great the material desire may be I want to Be with you and my loved ones in your perpetual glory forever AM - ZDS

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"IMPORTANT"

Without any claim prior to acceptance of advertisement copy, it is not possible to verify its contents. The Indian Express (PI) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

REGD./DAST/IAFFIXATION/BEAT OF DRUM & PUBLICATION/NOTICE BOARD OF DRT
SALE PROCLAMATION
OFFICE OF THE RECOVERY OFFICER
DEBTS RECOVERY TRIBUNAL-4, MUMBAI
MTNL Bhavan, 3rd Floor, Colaba Market, Colaba, Mumbai.

R.P. No. 147/2018
PROCLAMATION OF SALE UNDER RULES 38, 5(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS AND BANKRUPTCY ACT, 1993.

Union Bank of India, Zaveri Bazar Branch ... Certificate Holders

M/s. Sai Ansh Gold House Pvt. Ltd. & O/s. ... Certificate Debtors

CD-1: M/s. Sai Ansh Gold House Pvt. Ltd. has registered Office at A-32, Vinay Industrial Estate, 1st Floor, Western Express Highway, Goregaon (E), Mumbai - 400063 And one of the office at R.D. Deshmukh, New Building, Gala No. 26, Patel Western Estate Premises, CHS, S.V. Road, Opp. Disha Park Station, Dharavi (East), Mumbai - 400068

CD-2: Smt. Vanita C. Arwaye, residing at Flat No. 2101, E Wing, Yashwantrao Chavan Complex, Akurdi Road, Kandivli (East), Mumbai - 400101

CD-3: Shri Pradeep Kumar Bhatia, residing at 29, New Swapnil Society, 13, Karli Nagar, J.B. Nagar, (East), Mumbai - 400 059 Whereas Hon'ble Presiding Officer, Debts Recovery Tribunal No. II Mumbai has drawn up the Recovery Certificate in Original Application No. 52 of 2014 for recovery of Rs. 26,86,21,973.80 with interest and cost from the Certificate Debtors and a sum of Rs. 62,87,35,238.00 (as on 07.09.2025) is recoverable together with further interest and charges as per the Recovery Certificate / Decree.

And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.

And whereas a sum of Rs. 26,86,21,973.80 along with pending-life and further interest @ 17% p.a. from the date of filing of application till payment and/or realization from CDs.

Notice is hereby given that in absence of any order of postponement, the property shall be sold on 12.12.2025 between 02:00 PM to 03:00 PM (with sale extension clause in case of bid in last 5 minutes before closing. If required) by open public e-auction and bidding shall take place through "On line Electronic Bidding" through the website (www.banksauctions.com) of M/s. C-1 India Private Limited, having address at Udyog Vihar Phase 2, Gurgaon, Haryana - 122016, India. Contact Person: Mr. Bhavik Pandya (Mobile: +91 8869633770), Email: bhavikpandya@india.com, gopalnath@india.com. Support help Desk No. -91 8869633770(1443020000) The intending bidders should register themselves on the website of the aforesaid e-auction agency well in advance and get user ID and Password for uploading of requisite documents and/or for participating in the open public e-auction. The sale will be of the property of the CDs above named as mentioned in the schedule below and the liabilities and claims attached to the said property so far as they have been ascertained, are those specified in the schedule against each lot properly.

The property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is sufficient by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the amount mentioned in the said schedule, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

No officer or person, having any duty to perform in connection with sale, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

The sale shall be subject to the conditions prescribed in Second Schedule of the Income Tax Act, 1961 and the rules made there under and to the following conditions:

- The Property shall be e-auctioned LOT - WISE as per the Following Details:

Lot Nos	Property	Inspection Date	Reserve Price	EMD Amount	Increments / Bid
1	Survey No.47, admeasuring about 08 H-94.74 R, situated at Village Kahir, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 35,00,000/-	Rs. 3,50,000/-	Rs. 35,000/-
2	Survey No.80, admeasuring about 03 H-69.8 R, situated at Village Kahir, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 13,00,000/-	Rs. 1,30,000/-	Rs. 13,000/-
3	Survey/Gat Nos.59 & 60/1, admeasuring about 4 H-86.09 R, situated at Village Kahir, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 20,00,000/-	Rs. 2,00,000/-	Rs. 20,000/-
4	Survey/Gat Nos. 53.61/2 & 61/3, admeasuring about 08 H-57.46R, situated at Village Kahir, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 34,00,000/-	Rs. 3,40,000/-	Rs. 34,000/-
5	Survey/Gat Nos.60/2,61/1 & 74, admeasuring about 09 H-75 R, situated at Village Kahir, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 38,00,000/-	Rs. 3,80,000/-	Rs. 38,000/-
6	Gat Nos.92/4 & 92/6, admeasuring about 0 H-81.02 R, situated at Village Kahir, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 3,00,000/-	Rs. 30,000/-	Rs. 10,000/-
7	Gat Nos. 92/1 to 3, Gat Nos. 66 to 69 & Gat No.80, admeasuring about 18 H-11.42/9 T, situated at Village Kahir, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 73,00,000/-	Rs. 7,30,000/-	Rs. 73,000/-
8	Survey/Gat Nos. 47 & 48, about admeasuring 4 H-20.1 R situated at Village Kahir, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 16,00,000/-	Rs. 1,60,000/-	Rs. 16,000/-
9	Survey/Gat Nos.945, 980, 988 & 990, admeasuring about 13 H-71.61 R, situated at Village Shiral, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 55,00,000/-	Rs. 5,50,000/-	Rs. 50,000/-
10	Gat Nos.23 & 56, admeasuring about 5 H-51 R, situated at Village Humbarne, Taluka Patan, Dist-Satara	02.12.2025 To 04.12.2025	Rs. 13,00,000/-	Rs. 1,30,000/-	Rs. 13,000/-
11	Combined Lot (Sr Nos 1 to 10 above)	04.12.2025	Rs. 3,00,00,000/-	Rs. 30,00,000/-	Rs. 3,00,000/-

Note: Preference shall be given to Combined Lot


- The amount by which the bid is to be increased shall be as per Lots. However, the decision in this regard of the undersigned shall be final and binding on the parties concerned. In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.
- The highest bidder shall be declared to be the purchaser of that respective lot. It shall be in the discretion of the undersigned to decline or accept the highest bid when the price offered appears so clearly inadvisable as to make it inadvisable to do so for reasons otherwise.
- The public at large is hereby invited to bid in the said E-Auction. The online offers along with EMD amounting to Rs per Lot, is payable by way of RTGS/NEFT in the Account No.: 31790101014918, IFSC Code No: UBIN055332 of Union Bank of India, Mumbai.
- The offers in a sealed envelope (addressed to the Recovery Officer, DRT-4, Mumbai) superseding R.P.No.147 of 2018 only containing duly filled in and duly signed complete details of the bidder's including email ID, Mobile Number etc. alongwith self attested copies of PAN/TAN Card, Address Proof, Photo Identity Proof of the bidder(s) and RTGS NEFT details towards EMD Amount As per Lots should be deposited with the undersigned not later than by 4:00 PM on 08.12.2025.
- The bidder (s) shall also declare if they are bidding on their own behalf or on behalf of their principals and sign declaration accordingly. In the latter case, they shall be required to deposit with the bid documents their original authority duly ink signed by their principal together with complete KYC of the said principal duly attested by the said principal together with complete KYC of the authorized person. In the case of the company, authorized copy of resolution passed by the board members of the company or any other authorized documents confirming representation/attorney of the company together with complete KYC of the said principal company and complete KYC of the authorized person shall also be submitted alongwith the bid documents. In case of failure, bid shall not be considered.
- The bidder (s) shall also upload online on the website of the aforesaid e-auction agency, after registering themselves on the website of the aforesaid e-auction agency, copy of the duly filled in prescribed bid form alongwith photocopies of the documents as stated in para 5 & 6 here in above. The last date for submission of online bid is 08.12.2025 by 4:00 PM. The physical inspection of the properties may be taken between 10:00 A.M. and 4:00 P.M. on 02.12.2025 to 04.12.2025 at the property site.
- For further details contact: 1. Shri Amit Mearam, Bank Officer - Mobile 7875832866.
- Once the bid is submitted by the bidder (s) to participate in the bidding process of the e-auction by logging in on the e-auction agency portal, failing which the EMD shall be forfeited to the Government. If the undersigned thinks fit.
- The successful bidder shall have to deposit 25% of his final bid amount after adjustment of EMD by next bank working day i.e. 9:00 AM, in the said account as per details mentioned in para 4 above.
- The successful highest bidder shall also deposit the balance 75% of final bid amount on or before 15th day from the date of auction sale of the property. If the 15th day is Sunday or other Holiday, then on the first bank working day after the 15th day by prescribed mode as stated in para 4 above.
- In addition to the above, the successful highest bidder shall also deposit poundage fee with Recovery Officer-II, DRT-4 @ 2% up to Rs.1,00,000/- and @ 1% of the excess of said amount of Rs.1,00,000/- through DRT, Mumbai, within 15 days from the date of auction sale of the property.
- In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, if the undersigned thinks fit, be forfeited to the Government and the defaulting successful highest bidder shall forfeit all claims to the property or the amount deposited. The property shall be resold, after the issue of fresh proclamation of sale. Further, the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.
- The property is being sold on 'AS IS WHERE IS BASIS' AND 'AS IS WHAT IS BASIS'.
- The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

SCHEDULE

No. of lots	Description of the property to be sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners.	Revenue assessed upon the property or any part thereof	Details of any encumbrance to which property is liable	Claims, if any, which been have put forward to the property, and any known particulars bearing on its nature value, and other
1.	2	3	4	5
1	Survey No.47, admeasuring about 08 H-94.74 R, situated at Village Kahir, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
2	Survey No.80, admeasuring about 03 H-69.8 R, situated at Village Kahir, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
3	Survey/Gat Nos.59 & 60/1, admeasuring about 4 H-86.09 R, situated at Village Kahir, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
4	Survey/Gat Nos. 53.61/2 & 61/3, admeasuring about 08 H-57.46R, situated at Village Kahir, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
5	Survey/Gat Nos.60/2,61/1 & 74, admeasuring about 09 H-75 R, situated at Village Kahir, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
6	Gat Nos.92/4 & 92/6, admeasuring about 0 H-81.02 R, situated at Village Kahir, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
7	Gat Nos.92/1 to 3, Gat Nos. 66 to 69 & Gat No.80, admeasuring about 18 H-11.42/9 T, situated at Village Kahir, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
8	Survey/Gat Nos. 47 & 48, about admeasuring 4 H-20.1 R situated at Village Kahir, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
9	Survey/Gat Nos.945, 980, 988 & 990, admeasuring about 13 H-71.61 R, situated at Village Shiral, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
10	Gat Nos.23 & 56, admeasuring about 5 H-51 R, situated at Village Humbarne, Taluka Patan, Dist-Satara	Not available	Mortgaged property	Not Known
11	Combined Lot (Sr Nos 1 to 10 above)	Not available	Mortgaged property	Not Known

Given under my hand and seal on this 27th day of October, 2025.

Sd/-
Bhavishya Kumar Azad,
Recovery Officer,
DRT-4, Mumbai.



SBFC Finance Limited
CIN : L67190MH2008PLC178270
[Regulation 47(1) and Regulation 52 (8) read with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]


Extract of unaudited Financial Results for the quarter and half year ended September 30, 2025

Sr. No.	Particulars	Quarter ended		Half year ended		Year ended
		Sept 30, 2025 (Unaudited)	June 30, 2025 (Unaudited)	Sept 30, 2024 (Unaudited)	Sept 30, 2025 (Unaudited)	
1	Total income from operations	4,107.84	3,884.36	3,138.89	7,992.22	6,113.84
2	Net profit for the period (before tax, exceptional and/or extraordinary items)	1,458.84	1,357.11	1,101.30	2,815.94	2,152.53
3	Net profit for the period before tax (after exceptional and/or extraordinary items)	1,458.84	1,357.11	1,101.30	2,815.94	2,152.53
4	Net profit for the period after tax (after exceptional and/or extraordinary items)	1,091.35	1,008.92	839.84	2,100.26	1,626.99
5	Total comprehensive income for the period (comprising profit for the period (after tax) and other comprehensive income (after tax))	1,142.02	977.58	868.68	2,119.58	1,634.48
6	Paid up equity share capital (Face value of ₹ 10/- each)	10,924.87	10,881.11	10,754.98	10,924.87	10,754.98
7	Reserve (excluding revaluation reserves)	-	-	-	-	21,049.47
8	Securities premium account	-	-	-	-	11,165.20
9	Net worth	34,342.50	32,992.83	29,678.34	34,342.50	29,678.34
10	Paid up debt capital/ outstanding debt	61,756.52	57,229.45	44,132.25	61,756.52	44,132.25
11	Outstanding redeemable preference shares	-	-	-	-	52,643.18
12	Debt equity ratio	1.80	1.73	1.49	1.80	1.49
13	Earnings Per share (of ₹ 10/- each) (for continuing and discontinued operations):-					
(a) Basic (not annualized)	1.00	0.93	0.78	1.93	1.52	3.20
(b) Diluted (not annualized)	0.99	0.91	0.76	1.90	1.48	3.15
14	Capital redemption reserve	NA	NA	NA	NA	NA
15	Debt redemption reserve	NA	NA	NA	NA	NA
16	Debt service coverage ratio	NA	NA	NA	NA	NA
17	Interest service coverage ratio	NA	NA	NA	NA	NA
18	Total debts to total assets ratio	0.63	0.63	0.59	0.63	0.51
19	Net profit margin	26.55%	25.97%	26.73%	26.27%	26.80%
20	Net profit margin	26.55%	25.97%	26.73%	26.27%	26.80%

Notes:

- The above is an extract of the detailed financial results for the quarter and half year ended September 30, 2025, filed with the Stock Exchange(s) under Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. The full form of the said 'Financial Results' are available on the website of Stock Exchanges 'www.bseindia.com', 'www.nseindia.com' and on the company's website viz. 'www.sbfc.com'. The said financial results have been reviewed by the Audit Committee, subsequently approved by the Board of Directors of the Company at its meeting held on November 01, 2025 and subjected to limited review by the Statutory Auditors.
- The pertinent disclosure have been made to BSE Limited and the National Stock Exchange of India Limited as per Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and can be accessed on 'www.bseindia.com' and 'www.nseindia.com'.

Date : November 01, 2025
Place : Mumbai



For and on behalf of the Board of Directors of
SBFC Finance Limited
Sd/-
Aseem Dhu
Managing Director & CEO
DIN: 01761455

Regd. Office: 103, 1st Floor, C&B Square, Sangam Complex, Andheri Kurla Road, Village Chakala, Andheri (East), Mumbai - 400059
Telephone No. - 022-67875300 Website: www.sbfc.com Email: complianceofficer@sbfc.com

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