

The Listing Department,
 BSE Limited,
 Phiroje Jeejeebhoy Towers,
 25th Floor, Dalal Street,
 Mumbai – 400001

BSE SCRIP Code: 500112

CC/S&B/AND/2025-26/835

Madam / Sir,

**Disclosure under Regulation 47 of SEBI (LODR) Regulations, 2015
 Newspaper publication of financial results for the quarter ended 31.12.2025**

In terms of Regulation 47 and other applicable provisions of the SEBI (LODR) Regulations, 2015, we submit newspaper publication of Financial Results for the quarter ended 31.12.2025 published on 08.02.2026 in the Economic Times (English), Navbharat Times (Hindi) and Maharashtra Times (Marathi).

Yours faithfully,



**Aruna N. Dak
 DGM (Compliance & Company Secretary)**

Encl: A/a

 bank.sbi

↳ +91 22 2274 0841 / 49
 ↳ +91 22 2274 1476 / 74 / 31
 ↳ +91 22 2274 2842
 ☎ +91 22 2285 5348
 ☎ +91 22 2274 0527

शेयर एवं बॉन्ड विभाग,
 कॉर्पोरेट केन्द्र,
 14वा माळा, स्टेट बँक भवन,
 मादाम कामा रोड,
 मुंबई – ४०००२९, भारत

शेयर आणि बॉन्ड विभाग,
 कॉर्पोरेट केन्द्र,
 14वा तल, स्टेट बँक भवन,
 मादाम कामा रोड,
 मुंबई – ४०००२९, भारत

Shares & Bonds Dept,
 Corporate Centre,
 14thFloor, State Bank Bhavan,
 Madame Cama Road,
 Mumbai - 400021, India

RUSSIA, UKRAINE DIFFER ON TERRITORIAL ISSUES Talks planned in Miami US Eyes June Deadline to End War: Zelenskyy

Kyiv: The United States wants Moscow and Kyiv to find a solution on how to end the war in Ukraine before summer, President Volodymyr Zelenskyy said.

In remarks to reporters released Saturday after Ukraine and Russia held two days of US-brokered talks in Abu Dhabi this week, Zelenskyy said Washington had proposed talks in Miami in a week, and that Kyiv had agreed to that.

Zelenskyy also criticised Russia over an overnight attack on Ukrainian energy facilities areas, saying in comments posted on X that Moscow must be deprived of the ability to use the cold winter weather as leverage against Kyiv.

"The Americans are proposing that the parties end the war before the start of summer, and will likely pressure the parties to adhere to this schedule," he added. "The (November mid-term US Congressional) elections are definitely important to them. Let's not be naive. And they say they want to get everything done by June."

Reuters had earlier quoted sources familiar with the matter as saying US and Ukrainian negotiators had discussed how to secure a quick deal. Ukraine had suggested a sequencing plan, Zelenskyy said, without giving many details.

This week's talks in Abu Dhabi concluded without a major breakthrough but Russia and Ukraine agreed to exchange 157 prisoners of war (POWs) each, resuming such swaps after a five-month pause. Zelenskyy said the POW swap would continue.



ON ENERGY SITE HITS

Moscow must be deprived of the ability to use the cold as leverage against Ukraine

VOLODYMIR ZELENSKY

President, Ukraine

WASHINGTON SEEKS ENERGY TRUCE

Washington has asked Kyiv and Moscow to agree to a new ceasefire covering strikes on energy infrastructure as a de-escalation step in the talks, Zelenskyy said.

US President Donald Trump said last week that Russian President Vladimir Putin had agreed to a one-week ceasefire. Russia halted strikes on Ukraine's power sector for a few days but unleashed a heavy new attack on February 3. Zelenskyy said Ukraine was ready to stop attacks on Russian oil facilities and other energy sites. Moscow has yet to agree.

In its attack, Moscow launched over 400 drones and about 40 missiles, targeting Ukraine's power grid, generation facilities and dis-

MERCURY BELOW FREEZING Kyiv Makes Power Cuts

Emergency power cuts were imposed across much of Ukraine on Saturday after Russian attacks on major energy facilities, especially in the nation's west, grid operator Ukrrenergo said. With temperatures remaining well below freezing, Russia is taking advantage of the harsh conditions to strain Kyiv's energy system. Bloomberg

tribution substations, the Ukrainian President said.

Over 1,000 residential apartment buildings are without heating in bitterly cold temperatures in the capital. "Every day Russia could choose real diplomacy, but it chooses new strikes," Zelenskyy said. "Moscow must be deprived of the ability to use the cold as leverage against Ukraine."

Ukrainian drones struck a plant that makes missile fuel components in the Tver region of western Russia, an official from Ukraine's SBU security service said, adding that even a temporary shutdown could help reduce the intensity of shelling of Ukrainian cities. Reuters

ly discusses its nuclear issue... We do not discuss any other issue with the US."

Will Target US Bases in West Asia if it Attacks, Warns Iran

No date yet set for next round of indirect nuclear talks between Washington & Tehran

Cairo: Iran will strike US bases in West Asia if it is attacked by Washington's forces that have massed in the region, Tehran's foreign minister said on Saturday, insisting that it should not be seen as an attack on the nations hosting them.

Foreign minister Abbas Araghchi spoke to *Al Jazeera* day after Tehran and Washington pledged to continue indirect nuclear talks following what both sides described as positive discussions on Friday in Oman. While Araghchi said no date had yet been set for the next round of talks, US President Donald Trump said they could happen early next week. "We and Washington believe it should be held soon," Araghchi added.

Trump has threatened to strike Iran after a US naval buildup in the region, demanding that it renounce uranium enrichment as well as stopping ballistic missile development and support for armed groups around the region.

Iran has long denied any intent to weaponise nuclear fuel production. While both sides have indicated readiness to revive diplomacy over Tehran's nuclear dispute with the West, Araghchi balked at widening the talks out. "Any dialogue requires refraining from threats and pressure." Reuters



Iran foreign minister Abbas Araghchi on Saturday pledged to continue the talks Reuters

Improved Asset Quality

► From Page 1

The gross non-performing asset ratio improved by 50 basis points year-on-year to 1.57% from 2.07%. Fresh slippages stood at ₹4,458 crore, compared with ₹4,222 crore a year ago. Gross advances grew 15.14% year-on-year to ₹46.83 lakh crore. Retail loans rose 14.95% to ₹16.63 lakh crore and corporate loans by 13.37% to ₹13.33 lakh crore. SBI revised its credit growth guidance upward to 13-15%.

"Retail, agriculture and MSME (RAM) will be a big lever. Most of the growth, including in the current quarter, is coming from this segment," Setty said.

SBI expects to maintain double-digit growth in its corporate loan book. "We are positioning ourselves to meet credit requirements of both SMEs and corporates," he said.

added. "Plus, benefits of all the trade deals will also flow in."

The bank's corporate loan pipeline stands at around ₹8 lakh crore, with ₹3.5 lakh crore disbursed and the remaining ₹4.5 lakh crore under sanctioned limits.

Total deposits grew 9.02% on-year to ₹57 lakh crore. Retail term deposits recorded strong growth of 14.54%, while current account deposits increased 10.32%. CASA deposits rose 8.88%, with the CASA ratio at 39.13%. The credit deposit ratio stood at 72%.

"There is a structural shift taking place in financial savings, and we need to relook at our balance sheet composition. If household savings are moving into pension funds, mutual funds and insurance, these entities will also have to channel funds into the real economy," Setty said.

Executive Modules

► From Page 1

IIM Indore has faculty experience in services, destination marketing, sustainability, and public-sector training, Rai said.

In addition, IIM Indore is engaging its faculty with tourism research, tourism marketing, and advisory roles. "The faculty regularly designs customised programmes and consultancy assignments for government departments and public-sector organisations," according to Rai.

In the coming months, IIM Indore will help conceptualise and develop a gender-sensitive corridor. Rai said it will include frameworks for women-centric service delivery, safety, accessibility, and coordination across tourism touchpoints. "The institute will support the design of training modules and advisory inputs for

gender-sensitive coordinators, particularly for large-scale events such as the Mahakumbh."

Most IIMs are looking at upskilling through executive modules, case-based learning, field immersion, and applied projects.

"We contribute primarily through management education that builds cross-functional capabilities relevant to tourism businesses, and entrepreneurship programmes," said Sanjeev Prashar, director-in-charge at IIM Raipur.

Debashis Chatterjee, director, IIM Kozhikode finds the budget's emphasis on strengthening India's tourism workforce as both timely and strategic. Going forward, the institute will actively participate in shaping high-quality, industry-relevant curricula for upskilling the tourism workforce, said Chatterjee. A key enabler of this effort is the institute's upcoming MOOC infrastructure and content development centre.

Non-tariff Barriers to be Addressed

► From Page 1

Soyabean oil, wine and spirits are also on this list. India has also agreed to address long-standing non-tariff barriers to the trade in US food and agricultural products.

American apples, cotton, walnuts, pistachios, almonds, medicines, cosmetics and medical devices will continue to be imported. Implementation of the pact will lead to the grant of duty concessions by India on American goods.

"This framework reflects the growing depth, trust and dynamism of our partnership," Prime Minister Narendra Modi said in a post on X. "It strengthens 'Make in India' by opening new opportunities for India's hardworking farmers, entrepreneurs, MSMEs, startup innovators, fishermen and more. It will generate large-scale employment for women and youngsters."

New Delhi has fully protected

soybean oil, wine and spirits are also on this list. India has also agreed to address long-standing non-tariff barriers to the trade in US food and agricultural products.

American apples, cotton, walnuts, pistachios, almonds, medicines, cosmetics and medical devices will continue to be imported. Implementation of the pact will lead to the grant of duty concessions by India on American goods.

If this happens, US officials will recommend "whether and to what extent I should take additional action as to India, including whether I should reimpose the additional ad valorem rate of duty of 25% on imports of articles of India," Trump said in his executive order.

The reciprocal tariff of 25% will be reduced to 18% after the US issues an executive order in this regard, which is expected soon. The agreement will open a \$30 trillion market for Indian exporters, especially MSMEs, farmers and fishermen, according to Goyal.

Limited Presence

► From Page 1

This is "without meaningfully impacting market access or manufacturing in India."

Ramakrishnan said the removal of customs duty will benefit only high-end bikes from Harley. "President Trump has always referred to Harley-Davidson when terming India as a high-tariff nation. Harley is an imagery for manufacturing in the US, and this easing is intended to acknowledge that."

Prior to the US move, India had in February 2025 cut customs duty on premium motorcycles by 5-20%, based on engine capacity and whether fully imported or locally assembled.

India's 20-million unit a year two-wheeler market is dominated by mass-market motorcyles with 110-250cc engines. Premium motorcyles like those sold by Harley and others like Ducati, Triumph, and Kawasaki have a limited presence.

Harley-Davidson sold 187 fully imported motorcycles with

800-1600cc engines, priced between ₹14,54 lakh and ₹45.75 lakh in the Indian market in the first nine months of this fiscal, according to data from industry body Society of Indian Automobile Manufacturers.

Harley's HD X440 and HD X440 T motorcycles are based on the 440cc platform and priced at ₹2.35 lakh and ₹2.79 lakh, respectively. These are produced by Hero MotoCorp at its facility in Neemrana, Rajasthan under a manufacturing and distribution pact. Founded in 1903, Harley decided to cease manufacturing in India in 2019 due to weak demand and sales, mostly due to high import duties that made its products uncompetitive. It struck an deal with Hero MotoCorp a year later, allowing it to sell locally-developed bikes at more attractive prices.

While electric cars have been kept out of the ambit of the interim trade pact, India has also agreed to cut to 50% customs duty on diesel cars with engine capacity above 2,500 cc and petrol cars with capacity over 3,000 cc, from around 60% now.

Bereavement & Retirement

► From Page 1

"Many employees need structured flexibility during high-demand phases, not a binary choice between full-time work and stepping away," said Vaish.

"The policy creates a clear, time-bound, reduced-hours option that preserves career continuity while giving employees the time away from work that they need."

Bereavement, too, is recognised as a tough time. Deutsche Bank has expanded its paid bereavement leave from three to five days, following employee feedback. "This enhancement ensures employees have the time and space needed during a deeply personal period, reinforcing our commitment to empathy and well-being," said Madhavi Lall, head-HR, Deutsche Bank Group India.

Others like Titan Company are supporting employees' transition into retirement.

Titan is preparing a structured 'Second Innings' programme

me to support retiring employees and their partners through addressing the emotional dimensions of retirement, and reimagining identity and purpose beyond work.

"The intent is to go beyond financial preparedness - though that is a part of it - by creating safe spaces to discuss fears, encouraging employees to articulate aspirations for this next phase, alongside access to financial counselling," said Priya Mathilakath, the company's head of HR for retail, corporate and manufacturing.

Organisations in India are steadily broadening their benefits framework to better support employees through key life events such as parenthood, caregiving, illness, and bereavement. Over 80% of the more than 500 organisations from India in the WTW 2025 Benefits Trends survey said they are looking to significantly raise the level of flexibility and choice in their benefits programmes over the next one to two years.

The banker to every Indian brings power to every Indian

The all-new Yono is here

More personalised More secure Always with you

App Internet Banking Branch



Scan QR to view Detailed Financial Results



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

S. No	Particulars	STANDALONE					CONSOLIDATED				
		Quarter ended 31.12.2025 (Unaudited)	Quarter ended 31.12.2024 (Unaudited)	Nine months ended 31.12.2025 (Unaudited)	Nine months ended 31.12.2024 (Unaudited)	Year ended 31.03.2025 (Audited)	Quarter ended 31.12.2025 (Unaudited)	Quarter ended 31.12.2024 (Unaudited)	Nine months ended 31.12.2025 (Unaudited)	Nine months ended 31.12.2024 (Unaudited)	Year ended 31.03.2025 (Audited)
1	Total Income from operations (including exceptional items)	1,40,914.65	1,28,467.39	4,15,828.90	3,80,296.35	5,24,172.41	1,85,648.33	1,67,853.57	5,31,564.51	4,83,781.00	6,63,343.32
2	Net Profit / (Loss) for the period (before Tax, exceptional and/or extraordinary items)	28,355.47	22,639.75	76,051.54	70,426.92	95,271.27	30,066.71	25,566.40	84,925.90	79,468.48	1,06,365.30
3	Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	28,355.47	22,639.75	80,644.76	70,426.92	95,271.27	30,066.71	25,566.40	87,952.47	79,468.48	1,06,365.30
4	Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	21,028.15	16,891.44	60,348.26	52,258.04	70,900.63	21,317.11	18,853.16	63,655.91	57,960.88	77,561.34
5	Paid up Equity Share Capital	923.06	892.46	923.06	892.46	892.46	923.06	892.46	923.06	892.46	892.46
6											

