

February 10, 2026

To: Listing Compliance BSE Limited, 25 th floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai 400023 Stock Code: 544117	To: Listing Compliance National Stock Exchange of India Limited Exchange Plaza, 5 th Floor, Plot No. C/1, 'G' Block, Bandra- Kurla Complex, Bandra East, Mumbai 400 051 Stock Code: SIGNPOST
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Dear Sir/Madam,

Sub: Newspaper Publication of Unaudited Standalone and Consolidated Financial Results for the third quarter and nine months ended December 31, 2025

Pursuant to Regulations 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), please find enclosed extracts of Mumbai Edition of the newspapers i.e. Business Standard (English) and Mumbai Lakshadeep (Marathi) of today i.e. Tuesday, February 10, 2026 wherein the Unaudited Standalone and Consolidated Financial Results of the Company for the third quarter and nine months ended December 31, 2025 as approved by the Board of Directors of the Company at its Meeting held on Monday, February 09, 2026 have been published.

This intimation is also being uploaded on the Company's website at www.signpostindia.com.

Kindly take the above information on record.

Thanking you,

Yours Sincerely,

For **Signpost India Limited**

Nalin Kumar Somanı
Chief Financial Officer

Encl: As above



SBI shares hit new high after Q3 earnings beat

Brokerages raise profit estimates and price targets for the stock

NIKITA VASHISHT
New Delhi, 9 February

State Bank of India (SBI) cemented its place as the 'top stock pick' for analysts following its results for the third quarter of 2025-26 (Q3FY26), as the state-owned lender's earnings beat Street estimates by a decent margin.

SBI's stock logged its biggest single-day gain of 7.6 per cent on Monday to settle at an all-time high of ₹1,146. The Nifty50 index saw a rise of 0.68 per cent, while the Nifty PSU Bank index gained 3.34 per cent.

Additionally, SBI's core earnings staying stronger-than-private banks for a third consecutive quarter has prompted some brokerages to lift their earning estimates and price targets on the stock.

Emkay Global Financial Services has raised its earnings estimates for FY26-28 by 2-4 per cent, and the target price to ₹1,225. Motilal Oswal Financial Services has also increased its earnings estimates by 3 per cent for FY27 and 4.3 per cent for FY28, estimating FY27 return on asset (RoA) and return on equity (RoE) at 1.1 per cent and 15.9 per cent respectively.

It has also raised its target price on the SBI stock to ₹1,300. Overall, 42 of the 49 analysts tracking the stock have assigned it a 'buy' rating, according to Bloomberg data.

On the bourses, the SBI share price jumped 7.8 per cent on the National Stock Exchange (NSE), hitting a fresh high of ₹1,150 per share in the intraday trade. The stock logged its biggest single-day gain since June 2024, with around 40.8 million shares worth ₹4,633.17 crore changing hands on the counter.

Q3 performance
On Saturday, SBI had reported its highest-ever quarterly profit of ₹21,028 crore—up 24.5 per cent year-on-year (Y-o-Y). Its net interest income (NII) increased 9 per cent Y-o-Y at ₹45,190 crore, while reported net interest margin (NIM) expanded



Mcap tops ₹10 trn for first time

The State Bank of India (SBI)'s market capitalisation (mcap) topped the ₹10 trillion mark for the first time on Monday, following a 7.5 per cent rally in its stock on the back of strong Q3 earnings. Shares of the state-owned lender ended at an all-time high of ₹1,146, valuing the firm at ₹10.6 trillion. SBI is currently the fifth most valuable company in India after Reliance Industries, HDFC Bank, Bharti Airtel and Tata Consultancy Services. Shares of SBI have gained 55 per cent in the past one year, outperforming the Nifty50 index which has gained 10 per cent.

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2 basis points (bps) to 2.99 per cent.

The management expects the recent regulatory guidelines by the Reserve Bank of India (RBI) to open up lending opportunities in real estate investment trusts (REITs) and merger & acquisition (M&A) financing, which will further scale up the already strong corporate funding pipeline. SBI has raised the upper end of its credit growth guidance to 13-15 per cent from 12-14 per cent, and maintained an exit NIM guidance of around 3 per cent for FY26.

Strong and diversified growth, resilient margins despite deposit pressure, industry-leading asset quality, and large provision buffers underpin SBI's improved earnings visibility and balance-sheet strength. Sustained RoA, at over 1 per cent, and healthy mid-teen RoE profile warrant premium valuation vs historical valuations, analysts at JM Financial Institutional Securities said. They, too, maintained their 'buy' rating while increasing target price to ₹1,250.

The bank beat in net profit estimate in Q3FY26 is higher than the combined profits of all private banks under our coverage universe, excluding the top four large private banks. The management expects a robust credit pipeline to support a healthy outlook going forward," they said.

Once enabled, no transaction or verification that depends on bio-

metric authentication can happen unless you temporarily unlock it.



YOUR MONEY

QUALITY FUNDS

Long-term investors seeking sustainable gains may invest

HIMALI PATEL

SBI Mutual Fund's new fund offer (NFO) for its actively managed SBI Quality Fund is currently open for subscription. The NFO closes on February 11. WhiteOak and ICICI Prudential are two other fund houses that offer active quality funds.

Several fund houses, including UTI, Tata, Nippon India, Kotak Mahindra and DSP Mutual Fund, offer passive quality products through index funds and exchange-traded funds (ETFs).

What is a quality fund?

A quality fund invests in companies with strong and sustainable business fundamentals and sound financials. These funds have the potential to deliver consistent long-term growth while withstanding market volatility.

Fund managers use quantitative filters such as return on equity (RoE), return on capital employed (ROCE), earnings consistency, low leverage, and free cash flow strength. On the qualitative side, they assess manage-

ment quality, corporate governance, competitive advantage (moat), resilience of the business model, and industry leadership," says DP Singh, deputy managing director & joint chief executive officer (CEO), SBI Mutual Fund.

"This investment approach is market-cap and sector-agnostic, and relies on bottom-up selection," says Shantanu Awasthi, cofounder & CEO, Mavenmark Wealth. Portfolios also tend to have modest turnover and a long-term ownership bias.

Combine stability with growth

Quality funds aim to combine stability with growth for long-term wealth creation, while running relatively lower risk.

They offer downside protection. "Companies with strong balance sheets tend to fall less in market declines," says Anand K Rathi, co-founder, MIRA Money. These funds invest in stocks with greater earnings visibility, thereby reducing uncertainty for long-term investors.

"They invest in businesses

that rely less on external funding and economic cycles, which helps them navigate slowdowns and tight financial conditions," says Rathi. Lower portfolio churn helps reduce transaction costs over time.

"Insurance companies, which deploy long-term capital, tend to invest in quality stocks, which lends stability to them," says Feroze Azeez, joint chief executive officer (CEO), Anand Rathi Wealth.

Valuation and other risks

Valuation is a key concern. "Avoiding overpaying for quality can be a challenge because quality companies seldom come cheap," says Aarati Krishnan, head of advisory, PrimeInvestor.in. Awasthi highlights another risk: the lack of a long-term track record because the category is still evolving in the mutual fund domain.

Who should invest

Long-term investors seeking sustainable gains from resilient, fundamentally strong companies may go for these funds. "Investors

with a high-risk appetite who seek returns well above underlying earnings potential may find quality funds less suitable," says Sharwan Goyal, fund manager and head—passive, arbitrage and quant strategies, UTI AMC.

Active or passive option?
Investors should choose between active and passive options based on whether they prioritise cost or conviction.

"Passive strategies offer a rule-based, low-cost structure that removes human bias," says Goyal. Krishnan highlights that they can help investors avoid style drift risk and the risk of a change in fund manager.

However, passive strategies lack the qualitative insights that experienced active managers bring. "Active fund managers look beyond financial statements and monitor shifts in competitive advantage," says Goyal.

Active quality funds can apply filters such as management quality that cannot be reduced to quantitative screeners. They can also adjust portfolios proactively before changes reflect in numbers. On the flip side, active funds seek alpha, but there is always the risk of them underperforming their benchmarks.

What should you do?

Investors must have a horizon of five years or more for allocating to quality funds. They should adopt the systematic investment plan (SIP) approach to benefit from volatility and reduce the impact of market timing.

The writer is a Mumbai-based independent journalist

Quality vs frontline index



Aadhaar biometric lock: How it can prevent you from getting scammed

Aadhaar is used as a fundamental document for a wide range of financial services today. One of its safeguards is biometric locking, a UIDAI feature that uses fingerprint and iris data for authentication, lowering the risk of misuse.

Biometric locking does not affect:

- UPI transactions
- Net banking access
- Debit or credit card usage
- OTP-based Aadhaar verification

How does it work?

Once enabled, no transaction or verification that depends on bio-

metric authentication can happen unless you temporarily unlock it.

Biometric locking does not affect:

■ UPI transactions

■ Net banking access

■ Debit or credit card usage

■ OTP-based Aadhaar verification

■ Biometric locking

How to lock Aadhaar biometrics? UIDAI allows biometric locking

Read full report here: mybs.in/2g305gI

via its website and mobile app.

Through the mAadhaar app:

- Log in using profile details
- Go to biometric settings
- Turn on biometric lock option
- The lock stays active until you choose to unlock it.

Biometric locking is a preventive control, not an emergency fix. With identity-linked financial fraud rising, enabling it is a low-effort, high-impact safety step.

COMPILED BY AMIT KUMAR



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Extract of Statement of unaudited Financial Results for the quarter and nine months ended December 31, 2025

(All amounts are in Millions of Indian Rupees, unless otherwise stated)

Sl. No.	Particulars	Quarter ended		Year to date		Year ended
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	March 31, 2025
1	Total Income from Operations	6,028.07	5,763.28	6,807.84	17,377.56	20,066.60
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	691.07	371.09	50.65	1,119.76	2,328.08
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	691.07	371.09	50.65	1,119.76	2,328.08
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	624.43	305.20	38.00	991.46	1,786.25
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	654.89	559.01	74.01	1,296.23	1,976.27
6	Paid up Equity Share Capital	1,676.06	1,675.97	1,675.97	1,676.06	1,675.97
7	Reserves (excluding Revaluation Reserves)	-	-	-	-	24,646.30
8	Securities Premium Account	16,045.18	16,044.54	15,997.42	16,045.18	15,997.42
9	Net worth	27,682.20	27,020.31	30,090.11	27,683.20	30,090.11
10	Paid up Debt Capital (Outstanding Debt)	90,113.96	84,871.82	83,356.26	90,113.96	83,356.26
11	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
12	Debt Equity Ratio (No. of times)	3.26	3.14	2.77	3.26	2.77
13	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) -	3.73	1.82	0.22	5.92	10.48
14	1. Basic (EPS) (₹)*	3.66	1.79	0.22	5.82	10.48
15	2. Diluted (EPS) (₹)*	3.66	1.79	0.22	5.82	10.48
16	Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL
17	Debtors Redemption Reserve	NIL	NIL	NIL	NIL	NIL
18	Debt Service Coverage Ratio	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
19	Interest Service Coverage Ratio	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Notes:

- The above is an extract of the detailed format of quarterly/annual financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations 2015. The full format of financial results are available on the websites of the Stock Exchanges (www.bseindia.com and www.nseindia.com) and on Company's Website at www.muthootmicrofin.com
- The above Results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on February 09, 2026.
- The Financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under section 133 of the Companies Act 2013 ("the Act") read with Companies (Indian Accounting Standards) Rules, 2015 as amended by Companies (Indian Accounting Standards) (Amendment) Rules, 2023.
- For other line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to the Stock Exchange (BSE) and can be accessed on www.bseindia.com

For and on behalf of the Board of Directors of Muthoot Microfin Limited

Thomas Muthoot John
Executive Director
DIN: 07557585

