



Date: 15th January, 2026

To,

Department of Corporate Services,
Bombay Stock Exchange,
Ground Floor, P.J. Towers,
Dalal Street Fort,
Mumbai-400001.

The Metropolitan Stock Exchange of India Ltd.
Vibgyor Towers, 4th floor, Plot No C 62,
G - Block, Opp. Trident Hotel,
Bandra Kurla Complex,
Bandra (E), Mumbai-400098.

SECURITY CODE: 538607, SECURITY ID: TOYAMSL.

Subject: Submission of Newspaper Clipping of Un-Audited Financial Result for the quarter ended 30th September, 2025.

Dear Sir(s),

Please find enclosed herewith Newspaper clipping of Regulation 47(l) (a) as per SEBI (LODR) Regulation, 2015 extracts of Un-Audited Financial Statement for the quarter ended 30th September, 2025, has published in "Mumbai Lakshadeep" (Marathi) and "Financial Express" (English) on 11th January, 2026 for your records.

You are requested to take this on your record and acknowledge the receipt.

Thanking You,
Yours Faithfully

For Toyam Sports Limited

Nayan Sablok
Company Secretary

FE SUNDAY

STRENGTHENED FINANCIAL STABILITY

Strong turnaround by banking sector in 2025: Review report

ANI
New Delhi, January 10

THE DEPARTMENT OF Financial Services (DFS) under the Ministry of Finance reported significant progress in banking reforms, digital payments, and financial inclusion during 2025, marking a year of strengthened financial stability and improved governance, according to a year-end review released on Saturday.

DFS continued its trajectory of momentous reforms in 2025, building on the robust foundation laid through initiatives such as the 'Your Money, Your Right' campaign, the Banking Laws (Amendment) Act, 2025, EASE 8.0 rechristened as EASERsise, the 'Credit Line on UP', 'Hello! UPI' – an AI voice-enabled payment feature – along with focused efforts on NPA management, financial inclusion, customer service enhancement, and digital transformation.

The ministry said the Indian

MONEY MATTERS

The year saw sharp improvement in asset quality

PSBs recorded a GNPA ratio of 2.58%
PSBs posted highest-ever profits, with net profit reaching ₹1.78L cr

As of Dec 2025, Jan Dhan accounts crossed 570 million



banking sector witnessed a sharp improvement in asset quality, with the gross non-performing asset (GNPA) ratio of scheduled commercial banks declining to 2.22% by March 2025. Public Sector Banks (PSBs) recorded a GNPA ratio of 2.58%, while the provision coverage ratio rose to a healthy 93.14%, reflecting enhanced resilience across the sector.

In digital payments, DFS fur-

ther strengthened its leadership role by driving consistent growth under the DIGIDHAN Mission. The total volume of digital payment transactions increased to 228.31 billion in FY25, registering a compound annual growth rate (CAGR) of 41% from 20.71 billion in FY18. The value of transactions rose from ₹1,962 lakh crore to ₹3,509 lakh crore during the same period.

As of December 2025, Jan Dhan accounts crossed 570 million, with deposits exceeding ₹2.8 lakh crore. The government also strengthened governance through legislative measures, including the Banking Laws (Amendment) Act, 2025, and insurance sector reforms that raised the foreign direct investment limit to 100%.

PM sees tech as key to solving social challenges: NITI official

PRESS TRUST OF INDIA
Coimbatore, January 10

PRIME MINISTER NARENDRA Modi strongly believes that societal challenges can be addressed through technology, Niti Aayog Vice Chairman Suman Bery has said. The PM has emphasised the need to align research outcomes with 'national priorities' and 'public welfare', he said.

Speaking at an event on January 9, Bery said, "The Prime Minister strongly believes many of today's societal challenges can be addressed only through the thoughtful and purposeful application of technology."

On the occasion, a memorandum of understanding between Amrita Vishwa Vidyapeetham and the Council of Scientific and Industrial Research (CSIR) – National Institute of Science Communication and Policy Research was signed, which aims collaboration on research and science and technology related initiatives.

PhonePe adds 'Bolt' to secure payments

PHONEPE PAYMENT GATEWAY has launched 'PhonePe PG Bolt' for Visa and Mastercard credit and debit card transactions, the company said.

The solution utilises device tokenization to provide a secure and efficient in-app checkout experience for PhonePe platform users and merchant partners, the company said.

Yuvraj Singh Shekhwat, chief business officer of Merchant Business at PhonePe, said that the launch of PhonePe PG Bolt feature for Visa and Mastercard is a significant step in the company's journey to simplify digital payments.

"By leveraging device tok-

enization, we will enable users and merchants to move away from the traditional, cumbersome checkout process to a secure, one-click payment experience. This not only enhances user convenience but also empowers our merchant partners to maximise their growth through industry-best success rates and reduced drop-offs," he said. The new feature allows users to tokenise their Mastercard and Visa cards once on the PhonePe app, enabling them to use their saved cards across any merchant integrated with PhonePe PG instead of having to tokenize their card separately with every merchant.

PTI

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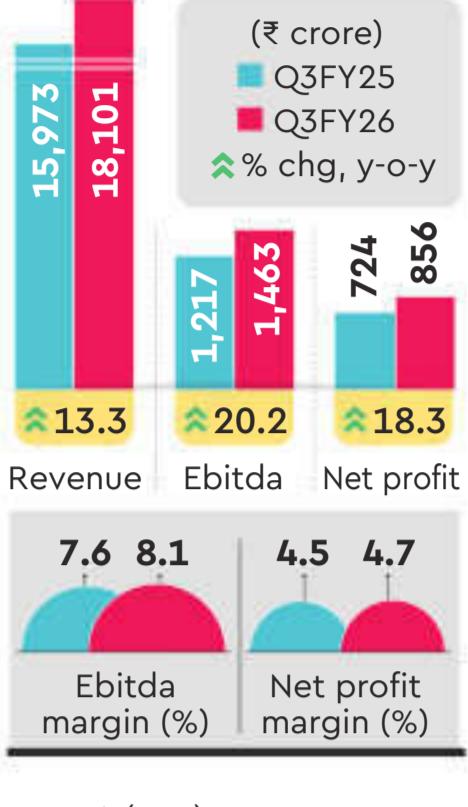
Place: New Delhi
Date: 09.01.2026

Avenue Supermarts profit up 18% in December qtr

VIVEAT SUSAN PINTO
Mumbai, January 10

REPORT CARD

Avenue Supermarts consolidated financials



Public Sector Banks posted their highest-ever profits, with aggregate net profit reaching ₹1.78 lakh crore in FY25. Scheduled commercial banks also reported record profits of ₹4.01 lakh crore, driven by robust credit growth and lower stress levels.

Financial inclusion initiatives such as Pradhan Mantri Jan Dhan Yojana, PM Mudra Yojana, Atal Pension Yojana, and various insurance schemes further expanded their reach, benefiting millions of citizens, particularly those from marginalised sections.

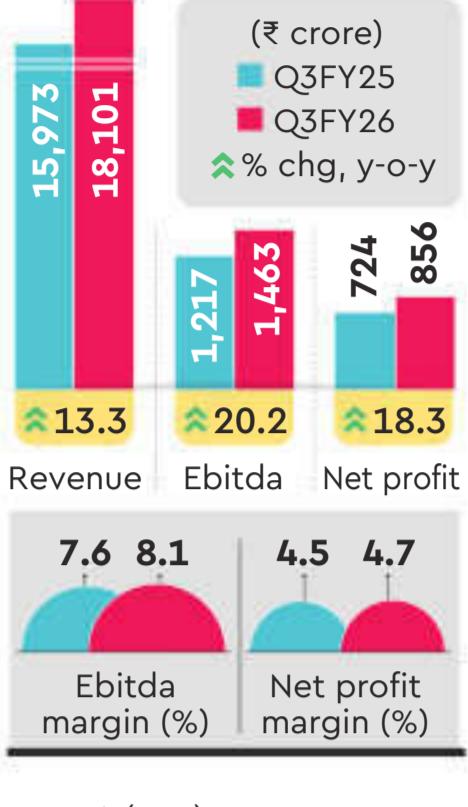
As of December 2025, Jan Dhan accounts crossed 570 million, with deposits exceeding ₹2.8 lakh crore.

The government also strengthened governance through legislative measures, including the Banking Laws (Amendment) Act, 2025, and insurance sector reforms that raised the foreign direct investment limit to 100%.

Despite these challenges, total bill cuts – a key indicator of footfalls – rose to 103 million, the highest level in five quarters. Analysts attributed the increase to festive-season shopping during the period, though they flagged the slowdown in same-store sales

REPORT CARD

Avenue Supermarts consolidated financials



growth (SSG) as a concern. Consolidated earnings before interest, tax, depreciation

and amortisation (Ebitda) increased 20.2% year-on-year to ₹1,463 crore during the quarter, compared with ₹1,217 crore a year earlier. The growth was driven by operating efficiencies and value-led execution. As a result, consolidated Ebitda margin expanded to 8.1% in Q3, up from 7.6% in the corresponding period last year.

The firm also said CEO-designate Anshul Asawa would take over as CEO from February 1 and would serve as MD for a period of three years, starting April 1. Incumbent MD & CEO Neville Noronha would step down after his tenure concluded on January 31, the firm added.

The management change was first announced last year, after Noronha indicated that he did not wish to continue in the role beyond the end of his term in January.

Techno Paints to raise ₹500 cr via IPO in FY27

TECHNO PAINTS AND Chemicals is planning to raise ₹500 crore through an IPO in the next financial year, company sources said on Saturday. Sachin Tendulkar has been appointed as the brand ambassador of the paint manufacturer for three years, a move expected to help the company expand across the country.

With the addition of the 'Master Blaster', the paint maker said in a press release, the brand aims to strengthen its national presence. "We are honoured to collaborate with one of the world's most iconic cricketers and a Bharat Ratna, Sachin Tendulkar. We are looking forward to achieving bigger and greater things this year with expansion and the IPO, and no one could have been a better ambassador or growth partner for us," said Akuri Srinivas Reddy, chairman of Techno Paints and Chemicals.

India's \$30-trn GDP hinges on pension reform: Report

ANI
New Delhi, January 10

INDIA'S AMBITION OF becoming a developed, high-income economy by 2047 will require deep structural changes in savings mobilisation, capital allocation and productivity, according to a SKOCH Report titled Macro-Economic Imperatives for Viksit Bharat.

The report said India cannot reach a \$20-35 trillion GDP through investment expansion alone unless capital efficiency improves sharply and domestic savings rise on a sustained basis.

To meet its 2047 targets, India would need to sustain 7.5-10% annual growth for more than two decades. Even the widely cited \$30 trillion GDP scenario would require investment rates of 35-40% of GDP, while domestic savings remain near 30%, creating a structural financing gap.

"India's growth constraint is increasingly a savings and efficiency problem, not a reform deficit," said Sameer Kochhar, chairman, SKOCH Group.

"Without a durable expansion of domestic savings, especially long-term savings, the



critical missing link in India's growth architecture. With household financial savings having declined to around 5% of GDP, the study said well-developed pension and insurance systems are essential to pool small household savings into large reservoirs of patient, long-duration capital suited for infrastructure, urban services, human capital and productivity-enhancing investments.

"Financial innovation must serve macroeconomic efficiency, not speculation," said Rohan Kochhar, founder, SKOCH Law Offices.

"Pensions, insurance and tokenised public debt together can form a stable backbone for long-term growth without increasing systemic risk."

The report said deeper pension and insurance markets would lower the economy-wide cost of capital, improve risk-sharing and smooth investment cycles, while redirecting household wealth away from low-productivity assets such as gold and speculative real estate into productive financial assets.

It cautioned that Viksit Bharat cannot be achieved through isolated regional success.

arithmetic of high growth becomes unsustainable."

The report stressed the urgency of improving capital efficiency and strengthening India's financial architecture. It proposed Tokenised Rupee Debt Instruments (TRDI) – digitally tokenised, fully government-backed securities – as a regulated innovation to reduce settlement delays, improve collateral mobility and deepen the sovereign bond market.

Drawing on global evidence, the study said such instruments could lower liquidity premia, ease working-capital frictions and improve capital allocation.

A key focus of the report is the role of pensions and insurance, identified as the most

ICICI Lombard staff leaks draft financials on WhatsApp

FE BUREAU
Chennai, January 10

ICICI LOMBARD GENERAL Insurance on Saturday said a designated person of the company had "inadvertently" uploaded certain information related to its third-quarter financial statements on his personal WhatsApp status, before deleting it. The incident occurred on January 9.

"Upon becoming aware of this incident (within an hour), the designated person deleted the above WhatsApp Status from the phone," the insurer said in an exchange filing.

The company clarified that the information shared was in draft form and subject to change, as the audit process was still underway. It added that the disclosure was being made as a precautionary measure and in line with good corporate governance practices. ICICI Lombard's Q3FY26 earnings results are scheduled to be announced on January 13.

ICICI Lombard said the incident would be placed before the Audit Committee and the Board of Directors at their ensuing meetings. It has also initiated an internal inquiry in accordance with the Sebi (Prohibition of Insider Trading) Regulations, 2015, the company's Insider Trading Code, and other applicable internal policies. The insurer added that the inquiry committee's report would be disclosed to the public.

The development comes a week after Tamil Nadu-based Hatsun Agro Product reported a similar incident, in which a senior executive had inadvertently uploaded draft third-quarter financial figures on his personal WhatsApp status.

In Hatsun's case, the status was viewed by around 19 people in the executive's contact list, including some company insiders. The dairy company said the draft figures could constitute certain Unpublished Price Sensitive Information. "Immediately on becoming aware of this incident, the KMP deleted the above WhatsApp Status within an hour's time from his phone," Hatsun Agro said.

GRETEX CORPORATE SERVICES LIMITED

A-401, Floor 4th, Plot FP-616, (PT), Naman Midtown, Senapati Bapat Marg, Near Indiabulls, Dadar (West), Mumbai – 400013.Website: www.gretexcorporate.com Email: id@gretexgroup.com

Contact No.: 022-69308500 CIN: L74999MH2008PLC288128

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

Particulars	Quarter Ended			Nine Months Ended			Year ended
	31.12.25	30.09.25	31.12.24	31.12.25	31.12.24	31.03.25	
Revenue from operations	4,215.94	7,955.51	6,569.79	14,369.87	19,898.88	25,886.04	
Net Profit for the period before tax	1,140.99	1,908.52	79.78	3,199.65	2,872.79	503.71	
Net Profit for the period after tax	686.51	1,292.17	127.79	2,074.20	2,281.40	181.52	
Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	190.10	223.80	(467.64)	793.21	11,805.68	10,850.79	
Equity Share Capital (Face value of ₹ 10/-each)	2,263.93	2,263.93	1,191.55	2,263.93	1,191.55	1,191.55	
Reserves as shown in the Audited Balance Sheet			-	-	-	-	
Earnings Per Share (Face Value of ₹ 10/-each) #							
a) Basic	3.03	5.71	2.84	9.16	15.69	0.58	
b) Diluted	3.03	5.71	2.80	9.16	15.44	0.57	