

SOBHA

Date: January 17, 2026

BSE Limited Department of Corporate Services PJ Towers, Dalal Street Mumbai – 400 001 Scrip Code: 532784	The National Stock Exchange of India Limited Exchange Plaza, Plot No C/1, G Block Bandra Kurla Complex Mumbai – 400 051 Scrip Code: SOBHA
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Dear Sir/Madam,

Sub: Newspaper Advertisement – Unaudited Financial Results for the Quarter ended December 31, 2025.

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached the copy of the Newspaper Advertisement published by the Company on January 17, 2026, in 'Business Line', English Newspaper and 'Prajavani', Kannada Newspaper, with respect to Unaudited (Standalone & Consolidated) Financial Results for the Quarter ended December 31, 2025.

We request you to take the information on record.

Yours sincerely,

FOR SOBHA LIMITED

**Bijan Kumar Dash
Company Secretary & Compliance Officer
Membership No. ACS 17222**

SOBHA LIMITED

Regd & Corporate Office: SOBHA Limited, Sarjapur - Marathahalli, Outer Ring Road (ORR), Devarabisanahalli, Bellandur Post, Bengaluru - 560103, Karnataka, India.
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QUICKLY.

StanChart mulls options for India cards unit



Standard Chartered Plc is reviewing its retail credit card business in India amid a wider strategy to reshape operations in the world's fastest-growing major economy, according to people familiar with the matter. The London-headquartered bank has held preliminary talks with some stakeholders in recent weeks to come up with decisions as early as this year, according to the people, who asked not to be identified because the information is private.

The discussions are preliminary and could be subject to change, the people added. Selling the cards unit, which is one route, will test waters for a wider retail business retreat, the people said, adding that the deliberations may face delays or even fall apart.

The talks come as a bank executive said the bank is prepared to forgo certain credit card customers in India who are unwilling to deepen their relationship with the institution. BLOOMBERG

Central Bank's Q3 net profit up 32% at ₹1,263 cr

KEY FACTORS. Healthy growth in other income, lower provisioning boost numbers

Our Bureau

Mumbai

Central Bank of India reported a 32 per cent year-on-year (y-o-y) increase in the third quarter (Q3FY26) net profit at ₹1,263 crore, with the bottomline being supported by a healthy growth in other income, write-back in provision on investments, and lower bad loan provisioning and income-tax burden.

The public sector bank had reported a net profit of ₹599 crore in the year-ago quarter.

The bank's board on Friday approved third interim dividend at 2 per cent - 20 paise per equity share having face value of ₹10 each for FY26. Kalyan Kumar, MD & CEO, said recovery from written-off and NPA (non-performing asset) accounts, especially income contributed significantly to the bottomline.

Net interest income in the reporting quarter declined a shade to ₹3,502 crore

Growing ahead

	Q3 FY25	Q3 FY26	Change %
Net profit	599	1,263	31.7
Net interest income	3,540	3,502	-1.1
Other income	1,229	1,935	57.4
Operating profit	1,963	2,292	16.8
Tax expenses	448	325	-27.5
NPA provisions	310	276	-11.0
GNPA %	3.86	2.7	
NNPA %	0.59	0.45	
Deposits	3,97,907	4,50,575	13.2
Advances	2,70,779	3,23,531	19.5

(₹3,540 crore in the year-ago period).

Other income, including fee-based income, treasury income and recovery in written-off account, jumped about 57 per cent y-o-y to ₹1,935 crore (₹1,229 crore).

OVERALL PROVISIONS The bank received a higher write-back in investment, including security receipts, at ₹767 crore (₹11 crore).

NPA provisions declined about 11 per cent to ₹276 crore (₹310 crore). Income

tax outgo was 27 per cent lower at ₹325 crore (₹448 crore).

The bank made a provision of ₹150 crore towards standard assets (nil in the year-ago period). Provision towards restructured accounts jumped 88 per cent to ₹346 crore (₹184 crore).

Net interest margin (NIM) declined to 2.96 per cent against 3.45 per cent in the year-ago period.

The CIO&O chief said the full-year NIM is expected to be at 3 per cent. Out of the 13 key parameters for which the

Bank has given guidance for FY26, it has either met or surpassed the guidance in the case of 11 as of December-end 2025, lagging behind only on the NIM and cost-to-income ratio fronts.

Given NPA position improved to 0.45 per cent of gross advances as of December-end 2025, against 3.86 per cent as at December-end 2024. Net NPA position too improved to 0.45 per cent of net advances against 0.59 per cent.

Gross advances increased by about 19 per cent y-o-y to ₹3,23,531 crore as of December-end 2025, with RAM (retail, agriculture and MSME) advances and corporate advances growing by about 18 per cent and about 23 per cent, respectively.

Total deposits, including inter-bank deposits, grew 13.24 per cent to ₹4,50,575 crore as of December-end 2025. Low interest current account savings account (CASA) deposits declined to 47.13 per cent of domestic deposits against 49.18 per cent a year ago.

Reserve Bank ombudsman can clear compensation up to ₹30 lakh

Our Bureau

Mumbai

There will be no limit on the amount over a dispute that can be brought by a complainant against a regulated entity before an RBI ombudsman, for which the ombudsman's office can facilitate a settlement, according to the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS), 2026.

The bank's pre-provision operation profit rose 10 per cent y-o-y to ₹1,729 crore. Net interest margin (NIM), a key indicator of profitability, rose 7 basis points (bps) on-year and 12 bps quarter-on-quarter (q-o-q) to 3.18 per cent in Q3.

In the next quarter, there will be pressures of the last repo rate cut (on NIM). We have seen its impact for a month in Q3. We have to see how to mitigate the impact of that through the next quarter," said KVS Manian, MD & CEO, Federal Bank.

REVISED IOS

The revised RB-IOS, which will be applicable to all banks, non-banking financial companies, non-bank payment instruments issuers, and credit information companies, that will come into force from July 1, 2026.

The Central bank can appoint one or more of its officers as RBI ombudsman and Deputy ombudsman, to carry out the functions entrusted to them under the Scheme. The appointment will be made generally for a period of three years at a time.

The Reserve Bank will establish the Centralised Receipt and Processing Centre at one or more places, as may be decided by it, to receive the complaints filed under the scheme and process them.

Further, the complaints under the scheme made online will be registered on the portal ([https://cmis.rbi.org.in](http://cmis.rbi.org.in)). Complaints received through e-mail and physical form, including postal and hand-delivered complaints, shall be addressed and sent to the Centralised Receipt and Processing Centre of the Reserve Bank.

Federal Bank Q3 PAT up 9% on stable core income growth

Our Bureau

Mumbai

Federal Bank on Friday reported 9 per cent year-on-year (y-o-y) rise in its net profit for the quarter that ended December at ₹1,041 crore led by stable growth in core income and asset quality. Its net interest income (NII) rose 9 per cent y-o-y to ₹2,653 crore in Q3FY26, while other income rose 20 per cent to ₹1,101 crore.

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CORE BUSINESS

Federal Bank's advances grew to ₹2,55 lakh crore as of December-end, up 11 per cent y-o-y. Retail loans improved 55 per cent of customer assets, corporate loans accounted for 34 per cent, and commercial loans formed the rest.

Deposits grew 12 per cent y-o-y to ₹2,97 lakh crore, out of which share of low-cost current account and savings account (CASA) deposits increased to 32.07 per cent in Q3, from 31.16 per cent last fiscal.

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Waaree to invest ₹420 crore to set up solar park in Maharashtra

Avinash Nair
Ahmedabad

Waaree Renewable Technologies Ltd will set up a 120 MWp solar park in Buldhana as an Independent Power Project (IPP) project, which will require ₹60-420 crore in capital expenditure and around 360 acres of land for the same, official sources said.

Funded through a mix of internal accruals and debt, the project is targeted for completion in FY27, supporting the company's renewable energy expansion plans.

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system components, evacuation and grid connectivity infrastructure. The final capex outlay will be determined based on project specifications, procurement timelines, and execution strategy as the project progresses," Manmohan Sharma, CFO of WRTL, told **businessline** on Friday.

The Buldhana solar power park is planned as an IPP project, aligning with the company's long-term

strategy of building and operating renewable energy assets. Typically, such solar projects require approximately 3 acres of land per MWp, depending on layout and technical design," Sharma added. Waaree Renewable Technologies Ltd (WRTL), which currently derives the bulk of its income from engineering, procurement and construction (EPC) contracts, is looking to expand its revenue mix by

actively adding battery energy storage system (BESS) EPC opportunities, even as solar EPC continues to an-

chor. "We are exploring opportunities for hybrid solutions. Along with my existing EPC revenue, we are exploring all kinds of BESS EPC opportunities," he added.

For 9MFY26, EPC remained the dominant contributor to the company's revenue, while engineering, procurement and construction (EPC) contracts, which had a large share of the company's revenue mix by

structures concluded, as insurers are now not able to claim input tax credit on EPC on commissions and brokerages?

Yes. So, we had basically said that we will do this on a selective basis. We have installed a clawback in place for the Unit-Linked products with a large share of distribution. And that is in line with what we had done for traditional products last year after the new surcharge came. Some conversations are ongoing, but a large part of the conversations have been concluded. There is no cut in commissions for the ULIP products.

If the renewal premia do not come in, then the commission that was paid upfront gets clawed back. So, there is no reduction upfront. But this allows everyone to focus on persistency, so that the renewal commissions can be continued in the second year, third year onwards as well.

We have narrowed it down to 100 per cent and are hoping to bring that down further in Q4. So, if you were to take out GST impact, the margins are actually expanding. We will try and bring the margin to where we started the year at, but will still be lower than the starting point, given that this has been a fairly large change that happened in the middle of the year. We will try and keep the margin in the 27 per cent range by the end of this financial year.

What other products got sales boost due to the GST cut?

Protection has seen the maximum impact. For rest of it, I think it will take some

time for customers to realise that the products are a lot better in terms of the cost—the cost to the customer is lower on account of these changes. But, it is most easily visible in a protection product. For the rest of the products, Unit-Linked is also doing quite well. There is also a significant improvement because you pay lower charges.

For Q3FY26, HDPCLife Insurance's net premium income grew 8.77 per cent year-on-year at ₹18,242.39 crore. What all contributed to this growth?

During the quarter, individual APE (Annualised Premium Equivalent) growth was 13 per cent. Even for the nine-month period (9MFY26), the growth was 11 per cent. On a two-year CAGR basis, that number was 17 per cent. For the nine-month period, this is growing faster than the industry. Various lines of our business constituted the growth number for us in Q3. But the two numbers we look at are—individual APE and credit life business on the group side, which grew 25 per cent.

Within the individual APE, the most heartening number was individual protection, which grew 70 per

cent Q3. Individual commercial also grew very strongly at 55 per cent for the quarter and 35 per cent for the nine-month period.

Was the high growth in individual protection segment due to GST exemption on policies?

Even prior to GST, we were growing protection at 27 per cent. And GST (exemption), of course, has been a fillip to that. So, for the nine months, that individual APE term growth was 42 per cent by the end of this financial year.

Have the company's interactions with distributors on revision of commission

For more details & inquires please visit our website www.travancoreproducts.com or contact our General Manager Project

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