

Ref.no.: ABSLAMCL/PS/114/2025-26

January 23, 2026

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street Mumbai-400 001  
**Scrip Code: 543374**

**National Stock Exchange of India Limited**

Exchange Plaza, 5<sup>th</sup> Floor  
Plot No. C/1, G Block  
Bandra Kurla Complex  
Bandra (East), Mumbai - 400051  
**Symbol: ABSLAMC**

Dear Sir/ Ma'am,

**Sub.: Disclosure under Regulations 33 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations') - Newspaper Advertisement**

Pursuant to Regulation 33 and 47 of the SEBI Listing Regulations, please find enclosed the newspaper advertisements regarding the Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2025, published in Business Standard (English) and Navshakti (Marathi) today, i.e. Friday, January 23, 2026.

This information will be hosted on the Company's website at <https://mutualfund.adityabirlacapital.com/shareholders/announcements-and-updates>.

This is for your information and dissemination.

Thanking you.

Yours sincerely,

**For Aditya Birla Sun Life AMC Limited**

**Prateek Savla**  
**Company Secretary & Compliance Officer**  
**ACS 29500**

Encl. As above

MUTHOOT CAPITAL SERVICES LIMITED				
CIN: L67120KL1994PLC007726				
Regd. Office: 3 <sup>rd</sup> Floor, Muthoot Towers, M.G. Road, Kochi - 682 035, Kerala				
Tel: 0484 - 689 600, Email: sec@cmuthootcap.com, Web: www.muthootcap.com				
Statement of the Unaudited Financial Results for the Quarter and Nine months ended December 31, 2025				
Sl. No.	Particulars	Quarter ended		Year ended
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)
1.	Total Income from Operations	19,577.94	19,534.39	19,568.11
2.	Net Profit / Loss for the period before Tax, Exceptional and / or Extraordinary Item	1,031.54	371.53	1,728.97
3.	Net Profit / Loss for the period before tax (after Exceptional and / or extraordinary item)	1,031.54	371.53	1,728.97
4.	Net Profit / Loss for the period after tax (after Exceptional and / or extraordinary item)	745.04	282.72	1,255.54
5.	Total Comprehensive Income for the period (Comprising Profit / Loss for the period (after tax) and Other Comprehensive Income (after tax))	843.39	330.77	1,269.35
6.	Profit up Equity Share Capital	1,664.75	1,664.75	1,664.75
7.	Reserves (including Revaluation Reserve) as shown in the Audited Balance Sheet of previous year (as on 31.03.2025)	64,874.65		
8.	Securities Premium Account	20,134.80		20,134.80
9.	Net Worth	66,539.40	65,496.01	65,211.75
10.	Outstanding Debt	3,95,997.66	2,95,997.23	3,95,997.66
11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
12.	Debt Equity Ratio	4.81	4.56	5.94
13.	Earnings (Loss) per 10/- worth (for continuing and discontinued operations)	4.65	1.72	7.63
14.	2. Divided (1:1)	4.65	1.72	7.63
15.	Capital Redemption Reserve			NA
16.	Debtors Redemption Reserve			NA
17.	Debt Service Coverage Ratio			NA
18.	Interest Service Coverage Ratio			NA

**Twamev Construction and Infrastructure Limited**  
CIN: L74210WB1984PLC028284  
Registered Address: D-30, Sector-1, Salt Lake City, Kolkata - 700064

**NOTICE**

We would like to inform you that the meeting of Board of Directors of the Company is scheduled to be held on Saturday, 31<sup>st</sup> January 2026. Inter-ally, to consider, approve and take on record the Un-Audited Financial Results (both Standalone and Consolidated) of the Company for the quarter ended 31<sup>st</sup> December, 2025.

Further, please note that pursuant to the provisions of SEBI (Prohibition of Insider Trading) Regulations, 2015, as amended, and Company's Code of Conduct to Regulate, Monitor and Report Trading by Designated Persons, the "Trading Window" for trading in the equity share of the company which has been closed from 1<sup>st</sup> January, 2026, will open 48 hours after the announcement by the Company of the Financial Results to the stock exchange(s) where the shares of the company are listed.

This may be treated as compliance with Regulation 28 and any other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements), 2015 and/or any other applicable law.

Thanking you  
Yours Faithfully,

For Twamev Construction and Infrastructure Limited  
Sd/-  
Taran Chaturvedi  
(Whole-time Director)  
DIN: 02309045

# General Atlantic to acquire minor stake in Balaji Wafers

SHARLEEN D'SOUZA  
Mumbai, 22 January

Investment firm General Atlantic on Thursday said that it has entered a "definitive agreement" to acquire a stake in Balaji Wafers, an Indian snack maker. The deal value was not disclosed but according to a source, Balaji Wafers has agreed to sell a 7 per cent stake for ₹2,050 crore.

General Atlantic's investment will enable Balaji Wafers to focus on strengthening corporate functions and innovation, said a press statement. Drawing on General Atlantic's global expertise in the food and consumer sectors, Balaji plans to expand in India.

The Virani family founded Balaji Wafers as a home enterprise in 1981 in Gujarat. The company has grown to be one of India's largest packaged snack brands and an exporter to around 25 countries.

Intensive Fiscal Services acted as the exclusive adviser to Balaji Wafers. The transaction is subject to regulatory approvals and is expected to close later in 2026.

Chandubhai Virani, founder and chairman of Balaji Wafers, said: "This partnership marks an important milestone in our journey. General Atlantic's deep understanding of consumer businesses, record of working with founder families and long-term approach to value creation align well with our vision for Balaji Wafers."

Keyur Virani, whole-time director of Balaji Wafers, said: "General Atlantic's investment will support our efforts to establish and operate world-class facilities, invest in innovation and

build a professional team to help drive the next phase of growth for the company. We are excited to extend our footprint across India while staying true to the quality and taste that our consumers trust."

Shantanu Rastogi, managing director and head of India at General Atlantic, said: "Balaji Wafers is a true Indian success story. The company has modernised its production capabilities while preserving the flavour and quality that its consumers have grown to love. We see significant growth potential in India's packaged snacks market as households increasingly seek affordable, convenient and high-quality food products. Balaji Wafers is well positioned to capitalise on this opportunity."

THE DEAL VALUE HAS NOT BEEN DISCLOSED, BUT A SOURCE SAID BALAJI WAFERS HAS AGREED TO SELL A 7% STAKE FOR ₹2,050 CRORE

# Zyklus launches cancer drug Nivolumab's biosimilar in India

SANJAY KUL  
New Delhi, 22 January

Ahmedabad-based drug major Zyklus Lifesciences on Thursday said that it had launched the world's first biosimilar of cancer immunotherapy drug Nivolumab in India to treat the terminal disease.

This comes just days after the Delhi High Court's division bench permitted Zyklus Life to manufacture and sell a biosimilar version of Nivolumab, a blockbuster cancer drug patented by US pharmaceutical major Bristol Myers Squibb (BMS), just months before its Indian patent expires on May 2 this year.

Zyklus stated in a regulatory filing that the biosimilar would be branded as "Tishtha", and will be available in two dosage forms - 40 mg/ml (mg) and 100 mg, priced at ₹13,950 and ₹28,950, respectively. "The prices are about one fourth

of the reference drug," the drugmaker said in a regulatory filing.

Sold under the brand name Opdivo outside India, and Opdiva in India, Nivolumab has seen significant commercial success globally. Opdiva's price typically ranges from around ₹36,000 to over ₹50,000 per vial, depending on the dosage form.

The HC ruling had stated that access to affordable treatment could not be denied to patients. While allowing Zyklus to proceed, the bench also directed the company to maintain detailed accounts of sales until the patent lapses.

The company added that the pricing and dual-strength offering will help oncologists optimise dosing while minimising drug wastage, a key factor in improving the economics of immunotherapy.

# Adar Poonawalla to make strong bid for RCB

SHARLEEN D'SOUZA  
Mumbai, 22 January

Adar Poonawalla, chief executive officer (CEO) of Serum Institute of India, said in an X post that he would put up a strong and competitive bid for United Spirits owned Royal Challengers Bengaluru (RCB). The franchise won its maiden Indian Premier League (IPL) title in 2025.

"Over the next few months, we will be putting in a strong and competitive bid for RCB, one of the best teams in the IPL," he wrote on X.

In November, United Spirits said in an exchange filing that it has begun to strategically review the investment in Royal Challengers Sports Private Limited, wholly owned subsidiary of the company.

The filing said, "RCSP's business comprises ownership of the RCB franchise teams that participate in the IPL and WPL, cricket tournaments hosted by the Board of Control for Cricket in India (BCCI) annually." It added that it expects the process will conclude by March 31, 2026.

Media reports had then said that the British multinational alcoholic beverage company is looking for around \$2 billion in RCB's valuation.



Adar Poonawalla

# Optimist raises \$12 mn to build air conditioners for India's climate

Optimist, a technology-led cooling startup, has raised \$12 million in a seed and pre-Series A round led by Accel and Arkam Ventures, with participation from angel investors.

Founded in 2024 by Ashish Goel, former chief executive and co-founder of Urban Ladder, and Pranav Chopra, the company is developing air-conditioning

systems designed for India's climate, engineered to operate reliably in extreme heat and amid power constraints.

"India has a population of over 1.4 billion people, but less than 130 million have access to real cooling today. That gap is the real problem we are trying to solve," said Ashish Goel, co-founder and chief executive, Optimist. "Cooling in

India cannot be addressed with products designed for other markets and adapted here. It needs solutions that are designed in India, for India, built for our heat, our homes." Over the past year, Optimist has focused on R&D, testing new cooling technologies in real-world conditions at Nalanda, its in-house innovation lab in Gurugram.

PEREZA ABBAS

# Govt should relook interest subsidy benefits in Budget, says PNB Housing Finance CEO

PNB Housing Finance, which on Wednesday reported almost an 8 per cent increase in its December quarter net profit at ₹20.35 crore, sees stable asset quality and steady margins despite rate pressure.

Ajay Kumar Shukla, managing director and chief executive officer, told Harsh Kumar in a telephonic interview. He said the housing finance company is keeping asset quality stable and expanding its branch network to drive future growth. Shares of PNB Housing Finance plunged nearly 8 per cent on Thursday. Edited excerpts:

The retail loan book has grown 16 per cent year-on-year. Which segments have driven this growth?  
■ Retail has done well, mainly housing. Among segments, emerging markets have performed better than education loans. Emerging segment growth is around 25 per cent, followed by prime at about 20 per cent.

Is net interest margin (NIM) a challenge for housing finance companies after continuous rate cuts? Has the cost of borrowing come down? Have you explored other funding sources?  
■ There has been some challenge, but overall we are still maintaining NIM at around 3.63 per cent, close to our guidance of 3.7 per cent. The moderation is primarily due to rate cuts. Moreover, our borrowing composition has not changed much. However, we have negotiated with banks. New borrowings are linked to marginal cost of funds based lending rate (MCLR).

When rate cuts happen, MCLR transmission takes time - it is not immediate. Some borrowings are on fixed rates, which do not benefit from rate cuts. Churning fixed-rate borrowings takes time because of commitments. Despite these constraints, we maintained NIMs at 3.63 per cent by improving our emerging business and loan against property portfolio.

Do you expect NIM to decline further

in Q4Y26 or improve?  
■ It should remain in a similar range - around 3.6 per cent to 3.7 per cent. There may not be much difference. That is why we are focusing more on emerging markets and plan to start construction demand finance, which will help sustain margins over time.

On asset quality, your gross non-performing assets (GNPA) have reduced by around 10-11 basis points. What is your outlook for next year?  
■ We expect GNPA to remain in the range of 1 per cent to 1.04 per cent. They are funding well placed and expect asset quality to remain stable.

What is the progress on plans to restart corporate lending with a digital platform?  
■ There has been good progress. The data is in place and the N+1 team is also in place. We have started the process, but corporate lending takes time due to approvals from various authorities and project construction timelines. We may see some disbursements this quarter, with momentum building from Q1Y27.

With the Union Budget around the corner, what are your expectations from the government for the housing finance sector?  
■ The government should relook at interest subsidy benefits. Housing has strong linkages with industries like steel, cement, infrastructure, and



paints. Higher interest rebates or interest subsidies for homebuyers would boost overall sentiment and demand.

There is a long-standing demand to redefine "affordable housing." Any suggestion for the government?  
■ There is no single definition of affordable housing. While priority sector lending norms are defined, affordability itself varies. Affordable housing depends on collateral quality, customer profile, income strata, and loan pricing. Standard norms are yet to be clearly defined, which creates ambiguity.

What is the status of co-lending? Any new tie-ups?  
■ More than tie-ups, there is a need for standard norms between partners. Dual underwriting often creates mismatches, as each institution follows its own credit philosophy. If underwriting standards are aligned and simplified, co-lending can succeed. Otherwise, execution remains a challenge. Industry-wide, co-lending portfolios are still limited.

Do you currently have any co-lending exposure?  
■ No, we do not have any co-lending exposure as of now. If processes align in future, it could be considered.

## Aditya Birla Sun Life AMC Ltd.

### ASSET MANAGEMENT

Aditya Birla Sun Life AMC Limited (Investment Manager for Aditya Birla Sun Life Mutual Fund). Registered Office: One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Eghatwada, Mumbai - 400 013. Tel: +91 22 4356 8008. CIN: L65991MH1984PLC08081. Website: <https://mutualfund.adityabirlacapital.com>. E-mail: [adbsam@adityabirlacapital.com](mailto:adbsam@adityabirlacapital.com)

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

The Unaudited Standalone and Consolidated Financial Results of Aditya Birla Sun Life AMC Limited ("the Company") along with the Limited Review Reports of the Statutory Auditors of the Company for the quarter and nine months ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their Meetings held on January 22, 2026, in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The aforementioned Financial Results along with the Limited Review Reports of the Statutory Auditors thereon are available on the website of BSE ([www.bseindia.com](http://www.bseindia.com)) and NSE ([www.nseindia.com](http://www.nseindia.com)) and on the Company's website at <https://mutualfund.adityabirlacapital.com/shareholders/financials>. The same can also be accessed by scanning the QR Code provided below:

For and on behalf of the Board of Directors  
**Aditya Birla Sun Life AMC Limited**  
Sd/-  
**A. Balasubramanian**  
Managing Director & CEO  
(DIN: 02928193)

Place : Mumbai  
Date : January 22, 2026

ORACLE				
ORACLE FINANCIAL SERVICES SOFTWARE LIMITED				
Registered Office: Oracle Park, Off Western Express Highway, Goregaon (East), Mumbai - 400 063				
Tel: + 91 22 6718 3000 Fax: + 91 22 6718 3001 CIN: L72200MH1989PLC053666				
Website: <a href="https://investor.ofss.oracle.com">https://investor.ofss.oracle.com</a> E-mail: <a href="mailto:investors-vp-ofss_in_grp@oracle.com">investors-vp-ofss_in_grp@oracle.com</a>				
UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE THREE AND NINE MONTH PERIOD ENDED DECEMBER 31, 2025				
(₹ in million, except per share data)				
Particulars	Three month period ended		Three month period ended	
	December 31, 2025	December 31, 2024	December 31, 2024	December 31, 2024
Total Income from Operations	19,659	56,069	17,152	17,152
Net Profit for the period before tax	8,574	25,600	7,700	7,700
Net Profit for the period	6,096	17,976	5,413	5,413
Total Comprehensive Income for the period after tax	6,337	18,724	5,626	5,626
Equity Share Capital	435	435	434	434
Reserves excluding revaluation reserve	83,190	83,190	78,155	78,155
Earnings per equity share (face value ₹ 5 each, fully paid)				
(a) Basic (in ₹)	70.08	206.79	62.37	62.37
(b) Diluted (in ₹)	69.79	205.79	61.99	61.99

**Notes to financial results :**

- The above unaudited consolidated financial results for the three and nine month period ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on January 21, 2026. The statutory auditors have expressed an unmodified review conclusion on these results.
- Unaudited standalone results for the three and nine month period ended December 31, 2025

ORACLE				
ORACLE FINANCIAL SERVICES SOFTWARE LIMITED				
Registered Office: Oracle Park, Off Western Express Highway, Goregaon (East), Mumbai - 400 063				
Tel: + 91 22 6718 3000 Fax: + 91 22 6718 3001 CIN: L72200MH1989PLC053666				
Website: <a href="https://investor.ofss.oracle.com">https://investor.ofss.oracle.com</a> E-mail: <a href="mailto:investors-vp-ofss_in_grp@oracle.com">investors-vp-ofss_in_grp@oracle.com</a>				
UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE THREE AND NINE MONTH PERIOD ENDED DECEMBER 31, 2025				
(₹ in million)				
Particulars	Three month period ended		Three month period ended	
	December 31, 2025	December 31, 2024	December 31, 2024	December 31, 2024
Total Income from Operations	14,527	41,504	13,054	13,054
Net profit before tax for the period	7,987	22,113	6,728	6,728
Net profit for the period	6,137	16,635	4,821	4,821

3. The information provided above is the extract of the detailed format of the Financial Results of the Company for the three and nine month period ended December 31, 2025, filed with the stock exchanges under the regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results for the three and nine month period ended December 31, 2025 are available on the stock exchange websites ([www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)) and on the Company's website at <https://investor.ofss.oracle.com>.

For and on behalf of the Board of Directors  
**Oracle Financial Services Software Limited**  
Makarand Padalkar  
Managing Director & Chief Executive Officer  
DIN: 02115514



Aditya Birla Sun Life  
AMC Ltd.



ASSET MANAGEMENT

Aditya Birla Sun Life AMC Limited(Investment Manager for Aditya Birla Sun Life Mutual Fund); Registered Office: One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel.: +91 22 4356 8008. CIN: L65991MH1994PLC080811 Website: https://mutualfund.adityabirlacapital.com, E-mail: abslamc.cs@adityabirlacapital.com

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

The Unaudited Standalone and Consolidated Financial Results of Aditya Birla Sun Life AMC Limited (“the Company”) along with the Limited Review Reports of the Statutory Auditors of the Company for the quarter and nine months ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their Meetings held on January 22, 2026, in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The aforementioned Financial Results along with the Limited Review Reports of the Statutory Auditors thereon are available on the website of BSE ([www.bseindia.com](http://www.bseindia.com)) and NSE ([www.nseindia.com](http://www.nseindia.com)) and on the Company's website at <https://mutualfund.adityabirlacapital.com/shareholders/financials>. The same can also be accessed by scanning the QR Code provided below:



For and on behalf of the Board of Directors  
**Aditya Birla Sun Life AMC Limited**  
Sd/-  
**A. Balasubramanian**  
Managing Director & CEO  
(DIN:02928193)

Place : Mumbai  
Date : January 22, 2026



AMBIT FINVEST PRIVATE LIMITED

Corporate Identity Number: U65999MH2006PTC163257  
Reg. Office: Ambit House, 449, Senapati Bapat Marg, Lower Parel, Mumbai - 400013  
Email: [afpl.compliance@ambit.co](mailto:afpl.compliance@ambit.co) Website: <https://invest.ambit.co/>

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

(Amount in ₹ lakhs)

Particulars	Quarter ended			Nine Months ended		Year ended
	31 <sup>st</sup> December, 2025	30 <sup>th</sup> September, 2025	31 <sup>st</sup> December, 2024	31 <sup>st</sup> December, 2025	31 <sup>st</sup> December, 2024	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	
1 Total Income from Operations	21,144.88	20,980.35	16,876.37	59,970.05	49,430.39	68,712.83
2 Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	2,931.89	2,680.23	1,563.47	7,055.93	6,461.06	8,035.81
3 Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	2,931.89	2,680.23	1,563.47	7,055.93	6,461.06	8,035.81
4 Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	2,202.85	1,990.43	1,218.32	5,274.32	4,878.96	6,105.40
5 Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	2,202.85	1,943.75	1,229.91	5,228.18	4,910.55	6,107.43
6 Paid up Equity Share Capital (Face value of Rs.10/-)	2,731.26	2,731.26	2,730.26	2,731.26	2,730.26	2,731.26
7 Reserves (excluding Revaluation Reserve)	35,620.18	33,049.04	27,980.54	35,620.18	27,980.54	29,287.15
8 Securities Premium Account	1,19,214.53	1,19,214.53	1,19,173.80	1,19,214.53	1,19,173.80	1,19,214.52
9 Net worth	1,57,565.97	1,54,994.83	1,49,884.60	1,57,565.97	1,49,884.60	1,51,232.93
10 Paid up Debt Capital / Outstanding Debt	-	-	-	-	-	-
11 Outstanding Redeemable Preference Shares	-	-	-	-	-	-
12 Debt Equity Ratio	1.85	1.87	1.68	1.85	1.68	1.67
13 Earnings Per Equity Share (of face value of Rs.10/- each) (for continuing and discontinued operations) - 1 Basic: ₹** 2 Diluted: ₹**	8.06 8.01	7.29 7.23	4.50 4.45	19.31 19.17	18.03 17.89	22.56 22.39
14 Capital Redemption Reserve	-	-	-	-	-	-
15 Debenture Redemption Reserve	-	-	-	-	-	-
16 Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA
17 Interest Service Coverage Ratio	NA	NA	NA	NA	NA	NA

Notes:

- a. The above is an extract of the detailed format of quarterly and nine months ended financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly and nine months ended financial results are available on the website of BSE Limited ([www.bseindia.com](http://www.bseindia.com)) and the Company viz. <https://invest.ambit.co/>.
- b. For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can be accessed on the URL ([www.bseindia.com](http://www.bseindia.com)).



Place: Mumbai  
Date: 22<sup>nd</sup> January 2026

For Ambit Finvest Private Limited  
Sanjay Dhoka  
Whole Time Director, CCO & CFO

प्रत्यक्ष कच्चा सूचना



शाखा कार्यालय : आयसीआयसीआय बँक लि., कार्यालय क्रमांक २०१-बी, २रा मजला, रोड क्र. १, प्लॉट क्र. बी-३, बायफाय आवटी पार्क, वागळे इंडस्ट्रियल इस्टेट, ठाणे (पश्चिम) - ४००६०४.

आयसीआयसीआय बँकचे प्राधिकृत अधिकारी यांनी सिस्वुरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एफोर्समेंट ऑफ सिस्वुरिटी इंडेस्ट्रि अँड, २००२ आणि कलम १३(१२) सहवाचता सिस्वुरिटी इंडेस्ट्रि (एफोर्समेंट) रुलस, २००२ च्या नियम ३ अन्वये प्राप्त अधिकारांचा वापर करून मागणी सूचना जारी करून खालील नमूद कर्जदारांस सूचनेतील नमूद रकमेची परतफेड सदर सूचना प्राप्तीच्या ६० दिवसांत करण्यास सांगितले होते. रकमेची परतफेड करण्यास कर्जदार असमर्थ ठरल्याने, कर्जदार आणि सर्वसामान्य जनतेस याद्वारे सूचना देण्यात येते की, निम्नव्याखरीकारांनी खाली वर्णन करण्यात आलेल्या मिळकतींचा कच्चा त्याला/तिंला प्रदान करण्यात आलेल्या अधिकारांचा वापर करून सदर अँवर्टच्या कलम १३(१) अंतर्गत सहवाचता सदर रुलसच्या नियम ८ अन्वये खालील नमूद तारखेस घेतला आहे.

विशेषतः कर्जदार आणि सर्वसामान्य जनतेस याद्वारे इशारा देण्यात येतो की, सदर मिळकतींशी कोणताही व्यवहार करू नये आणि सदर मिळकतींशी करण्यात आलेला कोणताही व्यवहार हा आयसीआयसीआय बँक लिमिटेडच्या भाराअधीन राहील.

अ. क्र.	कर्जदाराचे नाव/ कर्ज खाते क्रमांक	मिळकतीचे वर्णन/ प्रत्यक्ष कच्चाची तारीख	मागणी सूचनेची तारीख/ मागणी सूचनेतील रक्कम (रु.)	शाखेचे नाव
१.	कुलदीप रोडवार्डिम / कपूर रामचरण सिंह -मालक / श्रीम. कमलादेवी कपूर सिंह/ २७७९०५५००१५७	मालमत्ता १: ऑफिस क्र. ३/१७२, डिम्पा कॉम्प्लेक्स, कळंबोली, ता.ता.का. फत्तेल, नवी मुंबई - ४१०२१८ / एकूण मोठ्यापिठ क्षेत्र २१९.५० चौ. फूट कापेट क्षेत्र (२६३.४० चौ. फूट बांधकाम क्षेत्र) / सीमा: उत्तर - एन.ए. / दक्षिण - एन.ए. / पूर्व - एन.ए. / पश्चिम - एन.ए. / मालमत्ता २: सी ४२०/४२१, डिम्पा कॉम्प्लेक्स, कळंबोली, रायगड - ४१०२१८ / अंदाजे क्षेत्रकाल ३९९.२० चौ. फूट कापेट क्षेत्र (४७४.०४ चौ. फूट बांधकाम क्षेत्र) / सीमा: उत्तर - एन.ए. / दक्षिण - एन.ए. / पूर्व - एन.ए. / पश्चिम - एन.ए. / मालमत्ता ३: डी १/२ ३ विजय मिल्न को-ऑप होसिंग सोसायटी लिमिटेड, कळंबोली सेक्टर १०, रायगड - ४१०२१८ / अंदाजे क्षेत्र ४०.००३ चौ. मीटर बांधकाम क्षेत्र / सीमा: उत्तर - एन.ए. / दक्षिण - एन.ए. / पूर्व - एन.ए. / पश्चिम - एन.ए. / जानेवारी २०, २०२६	मार्च १४, २०२० रु. ७५,३६,२९५.००/-	नवी मुंबई

तरील नमूद कर्जदार/हमीदारांस याद्वारे ३० दिवसांत रकमेचा भरण करण्यास सूचना देण्यात येत आहे, अन्यथा गहाण मिळकती सिस्वुरिटी इंडेस्ट्रि (एफोर्समेंट) रुलस, २००२ च्या नियम ८ आणि १ च्या तरतुदी अंतर्गत सदर सूचना प्रकाशनाच्या ३० दिवसांच्या समाप्तीनंतर विकण्यात येतील.

सादर प्राधिकृत अधिकारी,  
आयसीआयसीआय बँक लि. कारिता  
स्थळ : महाराष्ट्र

ई-लिलाव विक्री सूचना

एडेलवैस असेट रिकन्स्ट्रक्शन कंपनी लिमिटेड

सीआयएन : यु६७१००एएच२००७पीएलसी१७४५९

रिटेल सेंट्रल आणि मोदणी कार्यालय: एडेलवैस हाऊस, सीटीएस रोड लान, कलिंगा, मुंबई ४०००१८

सिस्वुरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एफोर्समेंट ऑफ सिस्वुरिटी इंडेस्ट्रि अँड, २००२ सहवाचता सिस्वुरिटी इंडेस्ट्रि (एफोर्समेंट) रुलस २००२ ("रुलस") च्या नियम ८(१) च्या पर्युक्तान्वये स्थावर तारण मत्तेच्या विक्रीकरिता ई-लिलाव विक्री सूचना

यामपील नमूद अभिलेखनांककर्त्याच्या विविध सुविधा खाली नमूद (अभिलेखनांककर्ता/मूळ धनको) बाखाली दिलेल्या तक्क्यात स्पष्टपणे नमूद केलेले विविध ट्रस्ट चे ट्रस्टीच्या धर्मेते कार्यरत एडेलवैस असेट रिकन्स्ट्रक्शन कंपनी लिमिटेड कडे अभिलेखनांकीत केल्या आहे. सदर अभिलेखनांकनाला अनुसरून, इशारांनी अभिलेखनांककर्त्याच्या जागी आली आहे आणि तारण धनको म्हणून तिच्या धर्मेते तिच्या अधिकाराचा वापर करीत आहे. की इशारांनी, तारण धनको च्या धर्मेते कार्यरत असून सरफैली अँवर्टच्या १३(४) व त्यामधील नियमान्वये खालील नमूद स्थावर तारण मत्तेच्या कच्चा घेतला.

सर्वसामान्य जना आणि विशेषतः कर्जदार आणि हमीदार यांना याद्वारे १५ दिवसांची सूचना देण्यात येते की, खालील वर्णिलेल्या स्थावर तारण मत्ते या तारण धनकांच्या नावे गहाण आहेत ज्यांचा प्रत्यक्ष कच्चा तारण धनकोचे प्राधिकृत अधिकारी (प्रा. अ.) नी घेतला आहे त्या कर्जदार आणि हमीदार यांचेकडून इशारांनीला प्राप्त झालेले कोणतेही रकम वजा करून त्यावरील पुढील व्याज आणि इतर खर्च/परिव्यासाह एकत्रित इशारांनीला धकीत येतील खालील नमूद रकमेच्या वसुलीकरिता "जे आहे जेणे आहे", "जे आहे जसे आहे" आणि "जे काही आहे तेथे आहे" तत्वांने विकण्यात येणार आहे. प्रत्येक मिळकतीकरिता राखीव किंमत आणि इशारा अनामत रकम खाली नमूद केलेली आहे.

लिलावाकरिता देवलेल्या तारण मत्तेचा तपशील :

अनु. क्र.	कर्ज खाते क्र.	कर्जदार/सह कर्जदाराचे नाव	ट्रस्टचे नाव	११-०१-२०२६ रोजी एकूण धक्कावी भाग	राखीव किंमत रु. मध्ये	ईएमडी रु. मध्ये	मिळकतीची तारीख आणि वेळ	तारणाचा प्रकार	मिळकतीचे विवरण
१.	८४०२२९	१. आदित्य बाली (कर्जदार) आणि २. हेमलता बाली (सह-कर्जदार)	ईशारांनी ट्रस्ट एएससी - ३७१	रु. ८,०३,००,४६२.५७/-	रु. ९०,००,०००	रु. १०.१२.२०२६ रु. ११.१० वा.	प्रत्यक्ष	मालमत्ता १: फ्लॅट क्रमांक ५०३, ५ वा फूट, विंग बी, सेंट्रलस्ट हाउस, मेगा मॉल समोर, यु. लिंक रोड, ओशिवरा, वार: मुंबई उपनगर, राज्य महाराष्ट्र, पिनकोड: ४००१०२	
					रु. ९८,००,०००/-	रु. १०.०२.२०२६ रु. ११.१० वा.	प्रत्यक्ष	मालमत्ता २: फ्लॅट क्रमांक ५०४, ५ वा मजला, बी विंग, मोठ्यापिठ समोर ७७३ चौस फूट चर्ट क्षेत्र, "सेंट्रलस्ट हाउस" म्हणून ओळखली जाणारी इमारत, ओशिवरा गावाच्या सीटीएस क्रमांक १ (भाग) वर स्थित असलेले आणि स्वसले, ना. अंधेरी, विन्हा सुबुर्, मुंबई शहराच्या नॉटली विव्हाला आणि उपनिव्हाला, वार: मुंबई उपनगर, राज्य: महाराष्ट्र, पिनकोड: ४००१०२	
					रु. ११,२०,०००/-	रु. १०.०२.२०२६ रु. ११.३० वा.	प्रत्यक्ष	मालमत्तेचे वर्णन:- फ्लॅट क्रमांक ५०३, ५ वा मजला, बी विंग, मोठ्यापिठ समोर १०३६ चौस फूट कापेट पुरिया, "सेंट्रलस्ट हाउस" म्हणून ओळखली जाणारी इमारत, ओशिवरा गावाच्या सीटीएस क्रमांक १ (भाग) वर स्थित असलेले आणि स्वसले, ना. अंधेरी, विन्हा सुबुर्, मुंबई शहराच्या नॉटली विव्हाला आणि उपनिव्हाला, वार: मुंबई उपनगर, राज्य: महाराष्ट्र, पिनकोड: ४००१०२	

टीप: येथे तपशीलवार दिलेल्या मालमत्तेचे वर्णन विव्हाल आणि सूचक आहे आणि ईशारांनी / ईशारांनी ट्रस्ट आणि/किंवा प्राधिकृत अधिकारी येथे दिलेल्या मालमत्तेच्या वर्णनाच्या मालिके सुद्धेची नवाबदारी घेऊ नये.

नु. २१, नु. २५, ऑगस्ट २५ रोजी झालेला यात्राधीन विलस बोलीदारांच्या अभ्यासपुढे उपलब्धी झाला.

अनु. क्र.	कर्ज खाते क्र. / विक्रीसाठी संस्थेचे नाव	कर्जदार/सह-कर्जदाराचे नाव	ट्रस्टचे नाव	११-०१-२०२६ एकूण धक्का देव	राखीव किंमत (रु. त)	इसारा अनामत रक्कम (रु. त)	मिळकतीची तारीख आणि वेळ	कच्चाचा प्रकार
२.	९४१५६२/५६७८२२ एरपीडी फायनान्सिअल सर्व्हिसेस लिमिटेड,	१. कलकत्ता युनिफा कंपनी (कर्जदार) २. कैलास हरिकृष्ण अम्माव्हाल (सह कर्जदार) ३. रंजना कैलास अम्माव्हाल	ईशारांनी ट्रस्ट एएससी २१०	रु. २,८७,६३,६६९.२५/- ५६७८२२ रु. ६७,८८,६९२.१४/- ९४१५६२	रु. ८८,००,०००/-	रु. ८,८०,०००/-	१०.०२.२०२६ रु. ११.३० वा.	प्रत्यक्ष

मालमत्तेचे वर्णन:- फ्लॅट क्रमांक ४०३, चौथा मजला, इमारत क्रमांक ६, अँकेशिला वस्तल व्हॉली फेज १, राय गंधारे, खडकपाडा, कल्याण पश्चिम, ठाणे - ४२१३०२ येथे स्थित मालमत्तेचे ते सव भाग आणि विभाग.

लिलावाच्या प्रक्रियेसंबंधित महत्वाची माहिती

१	सर्व डिमांड ड्रापर (डीडी) मुंबई येथे एडेलवैस असेट रिकन्स्ट्रक्शन कंपनी लिमिटेड - ईएमडी खातेच्या नावातील काढण्यात यावा.	
२	आगटीजीएस ट्रांजे केलेली ईएमडी फेरेट असेल. <b>खाते चे नाव:</b> एडेलवैस असेट रिकन्स्ट्रक्शन कंपनी लिमिटेड - ईएमडी खाते, <b>खाते क्र.:</b> ०००४०५१५८६०२, <b>बँकेचे नाव:</b> आयसीआयआय बँक, <b>आयएफएससी कोड:</b> आयएफएससी आयसीआयसी०००००४	
३	इसारेचे सादरीकरणाचे शेवटचे दिनांक	लिलावाच्या दिनांकाच्या १ दिवस अगोदर प्राप्त असावा
४	बोलीचे सादरीकरणाकरिता ठिकाण	१ला मजला, एडेलवैस हाऊस, सीटीएस रोड लान, कलिंगा, मुंबई-४०००१८
५	लिलावाचे ठिकाण (लिलावाचे वेबसाईट)	<b>ई-लिलाव (<a href="https://auction.edelweissarc.in">https://auction.edelweissarc.in</a>)</b>
६	संपर्क तपशील	<b>टोल फ्री क्रमांक:</b> १८००२६६५४० <b>वेबसाईट - <a href="https://auction.edelweissarc.in/">https://auction.edelweissarc.in/</a></b>
७	मिळकतीचे निरीक्षणचे दिनांक आणि वेळ	आगारू वेळ उक्कू

विक्रीच्या तपशीलवार अटी आणि शर्तीसाठी कृपया ईशारांनीची वेबसाईट म्हणजेच <https://auction.edelweissarc.in> मध्ये दिलेल्या लिंकचा संदर्भ घ्यावा.

ठिकाण: मुंबई  
दिनांक: २३-०१-२०२६  
सह/ - प्राधिकृत अधिकारी  
एडेलवैस असेट रिकन्स्ट्रक्शन कंपनी लिमिटेड करिता



IIFL Finance Limited

CIN: L67100MH1995PLC093797

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EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025 (₹ in Crore)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	Dec 31, 2025 (Unaudited)	Sept 30, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	Dec 31, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	Mar 31, 2025 (Audited)
Total Revenue from Operations	3,427.45	3,305.11	2,442.58	9,672.63	7,619.65	10,210.90
Net Profit/ (Loss) for the period/ year (Before Tax and Exceptional Items)	662.94	556.69	101.04	1,575.94	984.03	1,293.51
Net profit/ (Loss) for the period/ year Before Tax (After Exceptional Items)	662.94	556.69	101.04	1,575.94	397.53	707.01
Net Profit/ (Loss) for the period/ year After Tax (After Exceptional Items)	501.35	417.94	81.71	1,193.46	326.80	578.16
Total Comprehensive Income/ (Loss) for the period / year [Comprising Profit for the period / year (After Tax) and Other Comprehensive Income/ (Loss) for the period/ year (After Tax)]	506.87	411.67	84.23	1,183.11	323.18	564.89
Paid up Equity Share Capital	85.05	85.00	84.90	85.05	84.90	84.90
Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						12,327.06
Securities Premium Account	4,736.97	4,731.41	4,725.53	4,736.97	4,725.53	4,721.93
Net worth	13,048.11	12,625.58	11,944.46	13,048.11	11,944.46	12,139.54
Paid up Debt Capital/ Outstanding Debt	61,650.11	58,211.07	45,527.34	61,650.11	45,527.34	51,068.02
Debt Equity Ratio	4.07	3.98	3.31	4.07	3.31	3.66
Earnings Per Share (Face Value of ₹ 2/- each) (for continuing and discontinued operations)						
- Basic	10.92	8.86	0.96	25.27	4.12	9.07
- Diluted	10.85	8.80	0.95	25.06	3.95	8.73
Capital Redemption Reserve	230.11	230.11	230.11	230.11	230.11	230.11
Debt Service Coverage Ratio	12.80	12.80	12.80	12.80	12.80	12.80
Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Notes: 1. These consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") as prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules framed there under and other accounting principles generally accepted in India and in accordance with the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. 2. The above consolidated financial results for the quarter and nine months ended December 31, 2025, have been reviewed by the Audit Committee and approved by the Board at its meeting held on January 22, 2026. The Joint Statutory Auditors of the Company have carried out the Limited Review of the aforesaid results and have issued an unmodified conclusion and opinion. 3. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating 29 existing labour laws. The Company has assessed and disclosed the incremental impact of these changes on the basis of the best information available and actuarial valuation obtained, consistent with the guidance provided by the Institute of Chartered Accountants of India. Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Company has presented such incremental impact in the results for the period ended December 31, 2025. The incremental impact consisting of gratuity of ₹19.28 crore and leave encashment of ₹3.23 crore primarily arises due to change in wage definition. The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Codes and would provide appropriate accounting effect on the basis of such developments as needed, if any. 4. The Key data relating to Unaudited Standalone Financial Results of IIFL Finance Limited is as under :

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	Dec 31, 2025 (Unaudited)	Sept 30, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	Dec 31, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	Mar 31, 2025 (Audited)
Total Revenue from Operations	1,951.40	1,763.22	939.92	5,166.53	2,942.87	4,066.17
Profit/ (Loss) Before Tax and Exceptional Items	402.90	283.53	20.98	864.78	(14.46)	35.73
Profit/ (Loss) Before Tax and After Exceptional Items	402.90	283.53	20.98	864.78	(600.96)	(550.77)
Profit/ (Loss) After Tax	301.11	210.72	15.97	644.60	(447.99)	(409.57)
Total comprehensive Income/ (Loss)	301.61	214.72	28.69	645.05	(442.30)	(412.63)