



YOGI LIMITED

Created. Crafted. Perfected.

B/404, The Capital, G-Block, Bandra Kurla Complex, Behind ICICI Bank, Bandra (East), Mumbai - 400 051.
Tel.: 022-49428888 | E-mail: info@yogiltd.com | CIN : L70100MH1992PLC069958

To,

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai- 400001

Scrip Code: 511702

Sub: Regulation 30 and Regulation 47(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir /Madam,

In terms of Regulation 30 and Regulation 47(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR), please find attached newspaper cuttings of the advertisement in relation to the un-audited Financial Results (Standalone and Consolidated) of the Company for the Third quarter and nine months ended on 31st December, 2025 as specified in Regulation 33 of LODR published in Business Standard (English) and Pratahkal (Regional Language) on 31st January, 2026 and the same is also being displayed on the website of the Company viz. www.yogiltd.com. Kindly take the same on your records.

Thanking you,

Yours faithfully,

FOR YOGI LIMITED



(Ghanshyam Nanjibhai Patel)

Managing Director

DIN: 06647250

Date: 31st January, 2026

Place: Mumbai

Encl: As Above

Strong demand drivers likely to cushion TaMo

Upswing may not be strong enough to offset margin pressures

TANMAY TIWARY
New Delhi, 30 January

A pickup in freight rates, rising fleet utilisation and a long-awaited replacement cycle are breathing fresh life into India’s commercial vehicle (CV) market, strengthening the investment case for Tata Motors’ CV arm (TMCV).

Despite a broadly steady December quarter (Q3) performance, brokerages remain divided on whether the upswing is strong enough to offset margin pressures.

There are also other issues like adverse product mix and concerns around market share and overseas exposure, reflected in a wide divergence in ratings and target prices.

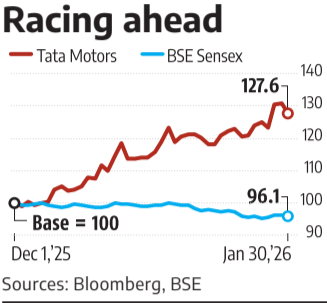
Nomura, which has a “buy” rating on the Tata Motors stock with a target price of ₹547, sees clear signs of a CV upcycle gathering momentum, driven by improving industry fundamentals.

According to the brokerage, fleet utilisation levels have climbed to 74-80 per cent and freight rates have moved higher. This is following recent goods and services tax (GST) rate changes, and replacement demand has begun to revive as transporter profitability improves and financing costs ease.

Reflecting this trend, Tata Motors’ CV segment posted revenue of ₹21,700 crore in the December quarter, up 16 per cent year-on-year (Y-o-Y). Earnings before interest, tax, depreciation and amortisation (Ebitda) rose 19 per cent to ₹2,720 crore. Ebitda margin stood at 12.5 per cent, broadly in line with consensus expectations, though slightly below Nomura’s estimate of 13 per cent.

Nomura flagged a miss on average selling prices (ASPs), which declined 2 per cent quarter-on-quarter (Q-o-Q) to ₹19.1 lakh, largely due to an adverse product mix.

Nevertheless, it believes recent price hikes should help offset com-



modity cost pressures, while moderating discounts could support margins going forward.

The management commentary, as cited by Nomura, pointed to a positive demand outlook for at least until the first half of FY27.

It would be aided by rising tipper demand, healthy prospects in the bus segment, particularly electric buses, and strong export growth, driven by Saarc nations and Africa. Tata Motors plans to deliver around 6,000 buses to various states next year.

Emkay Global Financial Services also remains constructive on the CV cycle, maintaining a “buy” rating with a target price of ₹650, and describing the December quarter as “steady” despite a modest revenue miss.

The brokerage highlighted Tata Motors’ market-share gains in domestic medium and heavy commercial vehicles (MHCVs), with its share rising nearly 100 basis points (bps)

sequentially to about 47.9 per cent.

ASPs fell around 2 per cent sequentially due to an unfavourable mix, reflecting a lean bus quarter and higher small commercial vehicle volumes. Emkay Research noted that underlying demand drivers remain robust.

These include a 2-5 per cent rise in freight rates post GST changes, a 23 per cent Y-o-Y increase in e-way bill volumes, and improving transporter profitability.

Commodity headwinds, estimated to have impacted margins by about 50 bps each in the December and March quarters, have largely been addressed through portfolio-wide price hikes of about 1 per cent taken in January 2026, along with tighter control on discounts, Emkay Research said.

It expects double-digit CV demand growth to sustain until at least the first half of FY27 and believes Tata Motors is well positioned to lead a multi-year upcycle.

In contrast, Motilal Oswal Research struck a more cautious tone, reiterating its ‘neutral’ rating with a target price of ₹431. The brokerage flagged margin pressure from higher input costs as a key reason for Tata Motors’ earnings miss against its estimates in the December quarter. It expressed concern over a gradual loss of market share across key CV segments.

Motilal Oswal Research also highlighted risks from the company’s Iveco acquisition, which could expose Tata Motors to global macro uncertainties and lead to a de-rating if overseas demand weakens.

While it has already factored in a recovery in domestic CV demand, estimating a 9 per cent volume growth over FY25-28, it believes margins are likely to remain stable rather than expand meaningfully.

After the recent rally, Motilal Oswal Research said the stock appears fairly valued at over 24 times FY27 estimated earnings, limiting rising upside in the near term.



DIVIDEND YIELD FUNDS

Suited for moderate-risk investors seeking lower volatility

SARBAJEET K SEN

Dividend yield funds (DYF) provided a return of 9.1 per cent in the year ended January 29, 2026, proving to be nearly as resilient as largecap funds (10 per cent return) during a turbulent period for equity schemes. Should you include these schemes in your portfolio as a safeguard against turbulence?

DYFs invest in stocks with attractive dividend yields, calculated as the dividend payout per share divided by the stock’s share price. Thirteen DYFs managed assets worth ₹32,956 crore as of December 31, 2025.

Downside cushion

High-dividend stocks can help limit downside in volatile markets. “DYFs invest predominantly in dividend-paying companies (≈65 per cent). That tends to bias portfolios towards established, cash generative businesses, which can cushion drawdowns versus pure growth strategies in certain

phases,” says Harish Krishnan, chief investment officer (CIO) - equity, Aditya Birla Sun Life Asset Management Company (AMC).

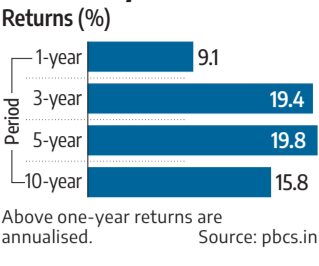
DYFs typically hold mature businesses with stable models, strong cash flows and regular dividend payouts. These are often stocks with high earnings visibility — high-quality businesses that enjoy investor patronage. Such stocks tend to be relatively less volatile and reward investors over the long term.

“Consistent dividend payouts are often a sign of a company’s financial health and management’s confidence in the future. These companies usually tend to be more resilient during market downturns, offering a cushion when times get volatile, even while participating in the market upside,” says Shibani Kurian, senior fund manager and head - equity research, Kotak Mahindra AMC.

Scope for steady returns

A low-interest-rate environment

Resilient year



and macro uncertainty can increase investor preference for high-quality dividend-paying stocks. “DYFs are relatively attractive right now because low interest rates make steady dividend income more appealing compared to fixed deposits or bonds. If broader markets rally strongly, dividend-paying companies will also benefit, pushing returns into double digits (10-12 per cent),” says Sailesh Jain, fund manager - equities, Tata Mutual Fund.

“DYFs can be relatively attractive in a low-interest-rate environment due to stable cash flows. Over a full market cycle investors can expect moderate, steady returns that may be lower than aggressive equity funds but better on a risk-adjusted basis,” says Pankaj Mathpal, founder, Optima Money.

Risk of lagging in bull markets

DYFs can disappoint investors in strong bull markets. “In an extreme bull market, they may underperform high growth-oriented funds, due to their inherent characteristic of investing in slightly matured companies,” says Jain.

“The dividend basket tends to lean towards financials, energy, utilities, and public sector

undertakings (PSUs), exposures that can underperform when markets chase high growth,” says Krishnan.

Some dividend-yield portfolios also include mid and small-cap stocks, which can come under pressure if market volatility persists. “DYFs are not low-risk products as they carry equity markets risk, dividend uncertainty, sector concentration risk, and sensitivity to changes in interest-rate cycles,” says Mathpal.

Fit for moderate-risk investors

DYFs can suit investors who have a moderate risk profile and want stability within their equity portfolios. “DYFs are suitable for investors seeking professional help in selecting high-quality companies which regularly pay dividends. It is also ideal for those looking to diversify their equity allocation and mitigate risk. Investments in all equity funds, including DYFs, should be made with a long-term horizon of around 5 years and more,” says Kurian.

“DYF suits long-term investors with moderate return expectations seeking stability within equities and those who have a minimum investment horizon of 5 years. These should be avoided by return-chasing investors,” says Mathpal.

“One can allocate around 20-30 per cent of the equity portfolio to DYFs,” says Jain.

Investors should consider the systematic investment plan (SIP) route for DYFs. These schemes can also support systematic withdrawal plans (SWP).

The writer is a Gurugram-based independent journalist

Phone call offering unclaimed insurance money is a scam

The person calling you says that an insurance policy you forgot about has grown into a sizeable amount of money and you need to complete a “small process”. It is a scam.

Red flags

Fraudsters may have information such as your full name, the year you bought a policy and the pre-

mium. This information, which may have been sourced from databases or leaks, makes the pitch sound authentic. Callers speak confidently and use insurance industry jargon to build trust.

You may be told the refund window is closing or that action is needed within days. The aim is to prevent you from verifying the claim independently.

Any request to purchase a new policy, pay a “processing fee” or transfer funds to unlock a refund is a clear indicator of fraud.

Lapsed policies

Traditional policies, such as endowment or money-back plans, do not acquire surrender value unless you have paid two premiums. If they lapse earlier, there

is nothing to refund.

Unit-linked plans do not lose their fund value on lapse. The amount moves to a discontinued fund and can be withdrawn after five years. In neither scenario does a small premium automatically turn into a windfall. Do not heed unsolicited calls and do not share documents, passwords or bank details.

Read full report here: mybs.in/2g3DVIV

PUBLIC NOTICE

Public at large is hereby informed that all the pieces and parcels of flat No. 36, Building No. 3 Mazgoan Docs Employees Vanita Co-Operative Housing Society Limited, Vishwakarma Nagar, Nehru Road, Mulund West Mumbai – 400080 Owned by **Mr. Chirag Jayantilal Rambhia** admeasuring 400 Sq.Ft. Carpet being and situated within the limit of Kurla Tahsil, Mulund Municipal Corporation T Ward. The owners had agreed to sale the flat to my client. Any person having any claim in the said property by way of sale, lease, inheritance, Lien, Gift, Mortgage, Pawn, Pledge etc. whatsoever and however is required to intimate the undersigned about the same along with documentary evidence thereof within 7 days from the date of the publication of this notice, failing which all such claims, if any, shall be deemed to have been knowingly abandoned or waived and any claim raised after the expiry of the said period shall not be entertained and we may issue title certificate in respect of said property.

Date: 27/01/2026 Sd/-
Advocate – **SBG AND ASSOCIATES**
Address:- 3rd Floor, Printing House, Behind Old Handloom House, Police Court Lane, Bora Bazar, Fort, Mumbai – 400001. Contact No – 9820620098/8108265165 Email – sbgandassociates@gmail.com
By Proprietor **SBG AND ASSOCIATES**

GENERALI Central Insurance

PUBLIC NOTICE

This is to notify the General Public and Policyholders of Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Co. Ltd.) that its office presently at Lodha I-Think Techno Campus, B Wing, 2nd Floor, Pokhran Road No.2, Thane (West) – 400 607, Maharashtra, will be relocated with effect from 1st April 2026.

The new office shall be located at Unit No. 301, 3rd Office Floor (Part), Building No. 8, Mindspace IT/ITES SEZ, MIDC Industrial Area, Airavali (Airoli), Navi Mumbai, Thane – 400 708.

For assistance, visit www.generalicentralinsurance.com or call 1800 220 233 / 1860 500 3333 / 022 6783 7800.

For Generali Central Insurance Company Limited Sd/-
Date: 31st Jan' 2026

THE MAHARASHTRA AGRO-INDUSTRIES DEVELOPMENT CORPORATION LIMITED, MUMBAI
(A Government of Maharashtra Undertaking)
Krushiudyog Bhavan, Aarey Milk Colony, Dinkarroad Desai Marg, Goregaon (E), Mumbai - 65. Tel. 022-28719364
E-mail - agroengmaidc@gmail.com

CORRIGENDUM NOTICE

E-Tender for existing unused factory premises (on an as is where is basis) at Fertilizer Factory Wardha are being offered on a long-term lease and license basis, and participated interested manufacturers are invited to submit their commercial proposals for the contract manufacturing of following E tenders for agri implements under Krishi-Udyog Brand., is being extended. The revised schedule is mentioned in the table below.

Sr No	Tender ID	Tender Title	Rev. Closing Date and Time	Rev.opening Date and Time
01	2026_DOA_1268911_1	Broad Bed Furrow 5- Tyne.	10/02/2026, 17:30	12/02/2026, 11:00
02	2026_DOA_1268940_1	Electric Machine for Seed Coating	10/02/2026, 17:30	12/02/2026, 11:00
03	2026_DOA_1268948_1	Manual Drawn Seeder.	10/02/2026, 17:30	12/02/2026, 11:00
04	2026_DOA_1268962_1	Oil Seeds Processing Machine	10/02/2026, 17:30	12/02/2026, 11:00

Interested Bidders are requested to enroll and visit Maharashtra State E-tendering Portal – www.mahatenders.gov.in for details of the tender documents. Tender document can also be seen on our website www.maicdmumbai.com.

Sd/-
(Suresh Sonawane)
Dy.Gen.Manager (AE)

Niwas Housing Finance Limited
(Formerly known as Niwas Housing Finance Pvt.Ltd.)
Regd. Office:- Unit No. 305, 3rd Floor, Wing 2/E, Corporate Avenue, Andheri- Ghatkopar Link Road, Chakala, Andheri (East), Mumbai – 400093
CIN : U65900MH2016PLC271587 Tel : +91 22 65202222
Email: connect@niwashfc.com; Website: www.niwashfc.com

NOTICE

Notice is hereby given in terms of Reserve Bank of India (Housing Finance Companies) Directions, 2025, that the branch office of the Company located at **Office no- 4 & 5, second floor, Padma Vishwa centre Apartment, Sharapur Road, Opp Rajiv Gandhi Bhawan, Nasik- 422003** will be closed with effect from close of business hours of **02nd May, 2026** as operations are being shifted to a nearby branch office located at **Office No. 05, Siddhi Poja Business Center Apartment, Sharapur Road, Opp. Municipal Corp Office Pandit Colony Lan Number 5, Behind Raine Dairy, Nashik, Maharashtra-422002**. In case any assistance is required, you may contact the nearest branch office as mentioned above or send an email to connect@niwashfc.com.

This notice may be accessed on the Company’s website (www.niwashfc.com).

For Niwas Housing Finance Limited
(Formerly known as Niwas Housing Finance Pvt.Ltd.) Sd/-
Nidhi Sadani
Chief Compliance Officer

Date : 31-01-2026

ASREC (India) Limited [Bldg No. 2, Unit No. 201-202 & 200A-200B, Gr. Floor, Solitaire Corporate Park, Andheri Ghatkopar Link Road, Chakala, Andheri (East), Mumbai-400 093.

APPENDIX-IV-A

Sale Notice for sale of immovable Assets Under Securitisation and Reconstruction of Financial Assets and Security Interest Act Read with Rule 8(6) & Rule 9 of the Security Interest (Enforcement) Rules 2002

E-AUCTION SALE notice for Sale of Immoveable Properties under Rule 8(6) of Security Interest (Enforcement) Rule, 2002 will also serve as 15 days’ notice to the borrowers, Joint/Co. borrowers, guarantors of **M/S Shrinivas Mangal Karyalaya Prop-Mr.Umesh Hari Pawar (hereinafter referred to as “the Borrower”), Mr. Kailash Janardhan Dhumal and Mr Gaurav Vijay Khamkar** for sale of Assignment Agreement dt. 30.03.2022 executed with **Chembur Nagrik Sahakari Bank Ltd** acting in its capacity as Trustee of ASREC-PS 08/2021-22 Trust has acquired the secured debt with securities from the original lender, notice is hereby given to the public in general and Borrower(s) and guarantor(s) in particular that the Authorised Officer hereby intends to sell the below mentioned secured property for recovery of dues, as per aforesaid demand notice issued u/s 13 (2) after giving due credit to the payment received subsequent to the said notice if any, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and hence the tenders/bids are invited through online auction for the purchase of the secured property. The property shall be sold strictly on “AS IS WHERE IS”, “AS IS WHAT IS”, “WHATEVER THERE IS” and “NO RECOURSE” basis under 8 & 9 of security interest (enforcement) Rules for recovery of dues. Recovery of **Rs. 5,91,83,031/- (Rupees Five Crore Ninety-One Lakh Eighty-Three Thousand and Thirty-One only) plus further interest as on 01.01.2026**

Lot No	Description of the Secured Assets	Reserve Price (Rs. in Lakhs)	EMD (Rs. in Lakh)	Bid Increment (Rs. in Lakh)	Possession
1	All that piece or parcel of leasehold land known as “Shrinivas Mangal Karyalaya” Situated at Plot No. P-7, Having Land & Building in M.I.D.C. Territory in Wai, Taluka- Wai, Dist - Satara - 412803, Total Plot Area- 5595 Sq.Mtr & Total Build Up Area of Building-2676.391 Sq.Mtr. Owned By Mr. Umesh Hari Pawar, Prop. Of Shrinivas Mangal Karyalaya	690.00	69.00	1.00	Physical

E-Auction date 17.02.2026, last date for Submission of Bid Form is 16.02.2026 upto 4.00 PM. The bid form or EMD received late for any reason whatsoever will not be entertained. Bid without EMD shall be rejected summarily. **For detailed terms and conditions of the sale, please refer to our website: <https://asrecindia.co.in> and <https://sarfaesi.auctiontiger.net> or may Contact: Mr. Navinchandra Anchan - Cell No. 9820250145, 022 – 61387051, Mr. Dipesh Wadia – Cell no. 9821509508, 022-61387030** may be contacted for any query.

Date: 31.01.2026 Sd/-
Place: Mumbai Authorised Officer & DVP(BH)
Mr. Navinchandra Anchan,
ASREC (India) Ltd.

YOGI LIMITED
Created • Crafted • Perfected.

B/404, The Capital, G-Block, Bandra Kurla Complex, Behind ICICI Bank, Bandra (East), Mumbai- 400 051
Tel: 022- 49428888 Email: info@yogiltd.com CIN: L70100MH1992PLC069958

The Un-audited Financial Results (Standalone and Consolidated) for the Third quarter and nine months ended 31st December, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in the meetings held on 30th January, 2026. The un-audited Financial Results (Standalone and Consolidated) for the quarter ended 31st December, 2025 have been filed under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015 with stock exchanges and are available on the website of stock exchanges, www.bseindia.com and on Company’s website www.yogiltd.com The same can be accessed by scanning the QR Code.

For and Behalf of the Board Sd/-
Ghanshyambhai Nanjibhai Patel
Managing Director
DIN: 06647250

TOURISM FINANCE CORPORATION OF INDIA LIMITED
Regd. Office: 4th Floor Tower - 1, NBCC Plaza, Pushp Vihar Sector 5, Saket, New Delhi - 110017
Ph.: +91-11-29561180, 47472200
Email: ho@tfcilt.com, website: www.tfcilt.com, CIN: L65910DL1989PLC034812

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

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	
1	Total Income from Operations	6,963.61	6,645.07	5,721.63	19,979.89	18,359.02	25,162.80
2	Net Profit for the period (before tax, exceptional items and/or extraordinary items)	4,033.66	3,656.53	2,753.15	11,506.08	9,171.01	12,802.17
3	Net Profit for the period before tax (after exceptional items and/or extraordinary items)	4,033.66	3,656.53	2,753.15	11,506.08	9,171.01	12,802.17
4	Net Profit for the period after tax (after exceptional items and/or extraordinary items)	3,181.51	2,906.53	2,263.15	9,143.93	7,361.01	10,381.32
5	Total Comprehensive Income for the period	3,193.14	3,248.00	2,269.63	9,475.11	7,285.86	10,041.66
6	Equity Share Capital (Equity Share of Face Value Rs. 2/-)	9,259.54	9,259.54	9,259.54	9,259.54	9,259.54	9,259.54
7	Reserves (excluding Revaluation Reserve)	1,19,061.57	1,15,871.17	1,09,626.86	1,19,061.57	1,09,626.86	1,12,377.03
8	Securities Premium Account	16,163.87	16,166.61	16,182.21	16,163.87	16,182.21	16,176.58
9	Net worth (Equity Capital + Reserves net of Intangible Assets & Deferred Costs)	1,27,285.30	1,24,171.83	1,17,646.27	1,27,285.30	1,17,646.27	1,20,727.91
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Paid up Debt Capital/ Outstanding Debt	95,833.64	1,03,076.71	96,562.20	95,833.64	96,562.20	86,240.78
12	Debt Equity Ratio	0.75:1	0.82:1	0.82:1	0.75:1	0.82:1	0.71:1
13	Earning Per Share (Equity Share of Face Value Rs. 2/-) - not annualised	-	-	-	-	-	-
	- Basic (Rs.)	0.69	0.63	0.49	1.98	1.59	2.24
	- Diluted (Rs.)	0.69	0.63	0.49	1.98	1.59	2.24
14	Capital Redemption Reserve	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15	Debtenture Redemption Reserve	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Notes:

- The above financial results of the Company were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 30, 2026. The limited review for the quarter and nine months ended 31.12.2025 has been carried out by the Statutory Auditors as required under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, and the Statutory Auditors have issued an unmodified report thereon.
- The equity share of the company having face value of Rs.10/- were split into five (5) equity shares having face value of Rs.2/- each effective from 19.09.2025. Accordingly, the Basic and Diluted EPS for the comparative periods presented have been restated considering the number of equity shares with face value of Rs. 2/- each in accordance with Ind AS 33 on 'Earning per Share'
- The above is an extract of the detailed format of Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015. The full format of the Financial Results are available on the Stock Exchanges websites www.nseindia.com and www.bseindia.com and on the Company’s Website www.tfcilt.com. The detailed financial results can also be accessed by scanning the QR code provided below.

for Tourism Finance Corporation of India Ltd.
(Anoop Balli)
Managing Director & CFO