



HFCL Limited

8, Commercial Complex, Masjid Moth, Greater Kailash - II,
New Delhi - 110048, India

Tel : (+91 11) 3520 9400, 3520 9500 Fax : (+91 11) 3520 9525

Web : www.hfcl.com

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HFCL/SEC/26-27

October 20, 2026

BSE Ltd. 1 st Floor, New Trading Wing, Rotunda Building Phiroze Jeejeebhoy Towers, Dalal Street, Fort Mumbai – 400001 corp.relations@bseindia.com Security Code No.: 500183	National Stock Exchange of India Ltd. Exchange Plaza, 5 th Floor, C – 1, Block G Bandra – Kurla Complex, Bandra (E) Mumbai – 400051 cmlist@nse.co.in Security Code No.: HFCL
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RE: Regulation 30 and 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”).

Subject: Publication of Un-audited Financial Results for the 2nd Quarter and half year ended September 30, 2026, of the Financial Year 2026-27, in Newspapers.

Dear Sir(s)/ Madam,

This is further to our earlier announcement dated October 19, 2026.

We hereby submit copies of the newspaper publications of the **Un-audited Financial Results** of the Company for the **2nd quarter and half year ended September 30, 2026, for the Financial Year 2026-27**, on both Standalone and Consolidated basis, as published on **October 20, 2026**, in the following newspapers, in compliance with Regulation 47 of the SEBI Listing Regulations:

1. Financial Express (All Editions) – English (copy of Delhi Publication attached)
2. Jansatta (Delhi) – Hindi (copy attached)

It may be noted that the aforesaid **Un-audited Financial Results**, had been considered and approved by the Board of Directors of the Company, at its meeting held on October 19, 2026 and were submitted to the Stock Exchanges (NSE & BSE) on the same day.

You are requested to take the above information on records.

Thanking you,

Yours faithfully,

For HFCL Limited

MANOJ

BAID

(Manoj Baid)

President & Company Secretary

Digitally signed
by MANOJ BAID

Date: 2026.10.20
13:02:27 +05'30'

Encl.: As above

 गृहम हाउसिंग फाइनेंस लिमिटेड			परिशिष्ट IV (नियम 8(1) देखें) कच्चा सूचना (संभव सम्पत्ति हेतु)		
पंजीकृत कार्यालय: 6वीं मंजिल, बी-1-बिल्डिंग, गंगा टून्स बिजनेस पार्क, लोहगांव, गुणे, महाराष्ट्र – 411014.					
जबकि, अपोहनकारी ने गृहम हाउसिंग फाइनेंस लिमिटेड जिसे इसके बाद उपरोक्त कॉर्पोरेट/पंजीकृत कार्यालय का सुरक्षित लेनदार कहा जाएगा। के प्राधिकृत अधिकारी के रूप में नियुक्ति आतिथ्यों का प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रीमियम हित प्रवर्तन अभियान, 2002 (इसमें आगे "अन्य अधिनियम" कहा गया है) के अधीन और प्राप्तिगुप्त हित (प्रवर्तन) नियमावली 2002 के नियम 3 के साथ पठित धारा 13(12) के तहत प्रस्ता शक्तियों का प्रयोग करते हुए एक मांग सूचना निम्नलिखित तिथि को जारी की थी, जिसमें निम्नलिखित कर्तव्यों से सूचना में वर्णित बकाया राशि का भुगतान उक्त सूचना की प्राप्ति की तिथि में 60 दिन के भीतर करने की मांग की गई थी। कर्जदार उक्त राशि चुकाने में असफल रहे हैं, अतः एल्ट्रास्टार कर्जदारों और जनसाधारण को सूचना दी जाती है कि अपोहनकारी ने प्राप्तिगुप्त हित (प्रवर्तन) नियमावली 2002 के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के तहत उसको प्रस्ता शक्तियों का प्रयोग करते हुए सम्पत्ति का कब्जा नीचे वर्णित दिनांक को ले लिया है। कर्जदारों को विशेष रूप से तथा जनसाधारण को सामान्य रूप से इन सम्पत्ति के संबंध में संव्यवहार नहीं करने हेतु सावधान किया जाता है और सम्पत्ति के संबंध में कोई भी संव्यवहार प्राप्तिगुप्त लेनदार की बकाया राशि और उस पर ब्याज इत्यादि संश्लेष के अधीन होगा। कर्जदार का ध्यान, प्रस्थापित आतिथ्यों को छुड़ाने के लिए, उपलब्ध समय के संबंध में, अधिनियम की धारा 13 की उप-धारा (8) के प्रावधान की ओर आकृष्ट किया जाता है। कच्चे में भी ग्राहक सम्पत्ति का विवरण मांग नीचे दिया गया है।					
क्र. सं.	कर्जदार का नाम	सम्पत्ति का विवरण	कच्चा सूचना की तिथि	संपत्तिक मूल्य सूचना की तिथि	मांग सूचना में राशि (₹.)
1	अमित कुमार बिंदु हजारी लाल हजारी प्रसाद	संपूर्ण भाग एवं खंड जोकि प्लॉट गाटा संख्या 331 / 1ए, क्षेत्रफल 418.42 वर्ग फुट, दलपल्लवर उपखण्ड, परगना- अमरसिन, तहसील- सदर, जिला अयोध्या में स्थित। प्लॉट की सीमाएं पूर्व- राहुल आदि का मकान, पश्चिम- आर सी सी. का 8 पीट चौड़ा रास्ता, बहु का मकान, गिरजा सिंह, उत्तर- नैज सिंह का मकान, दक्षिण- दरबारी का मकान	18/10/2026	10/08/2026	₹ 3,59,152/- (रुपये पाँच लाख उनतासी हजार एक सौ बान्ने मात्र) दिनांक 10.08.2026 तक, साथ में वसूली होने तक 18.2% वार्षिक की दर से ब्याज
2	राजू पासवान, इंदु राजू	मकान का संपूर्ण भाग एवं खंड जोकि मोहल्ला महानंद, शारखडी टुकड़ा संख्या 1, टप्पा एवं परगना हवेली, तहसील सदर, जिला गोरखपुर में स्थित कुल क्षेत्रफल 444 वर्ग फुट, अर्थात् 41.26 वर्ग मीटर, आराजी संख्या 1709 पर मकान संख्या 393 पि जिसमें से 344 वर्ग फुट (31.97 वर्ग मीटर) सीमाएं: पूर्व- 29.5 फीट चौड़ी सड़क, पश्चिम- राजकुमार की भूमि, उत्तर- राजकुमार की भूमि, दक्षिण- खेडा की भूमि	17/10/2026	11/12/2025	₹ 3,78,892/- (रुपये सात लाख अट्ठहत्तर हजार आठ सौ बान्ने मात्र) दिनांक 11.12.2025 तक, साथ में वसूली होने तक 18.5% वार्षिक की दर से ब्याज
किसी भी मामले में यदि स्थानीय भाषा के प्रकाशन और अंग्रेजी समाचार पत्र प्रकाशन की सामग्री के बीच कोई अंतर है, तो फ़ाइनल एक्स्प्रेस में प्रकाशित अंग्रेजी समाचार पत्र भाषा की सामग्री मान्य होगी।					
स्थान: उत्तर प्रदेश, दिनांक: 20.10.2026			हस्ता/- प्राधिकृत अधिकारी, गृहम हाउसिंग फाइनेंस लिमिटेड		

एचएफसीएल लिमिटेड	
पंजीकृत कार्यालय : प्लॉट नं. 38, इंस्टीट्यूशनल एरिया, सेक्टर 32, गुरुग्राम-122001, हरियाणा दूरभाष : 91-124-4310000, फैक्स : +91-124-4310050, ई-मेल : secretarial@hfcl.com वेबसाइट : www.hfcl.com; कॉर्पोरेट पहचान संख्या (सीआईएन) : L64200HR1987PLC148689	
30 सितंबर, 2026 को समाप्त द्वितीय तिमाही तथा छमाही के अलेखापरीक्षित पृथक एवं समेकित वित्तीय परिणामों का विवरण	
दिनांक 30 सितंबर, 2026 को समाप्त द्वितीय तिमाही तथा छमाही के कंपनी के अलेखापरीक्षित पृथक एवं समेकित वित्तीय परिणामों (वित्तीय परिणाम) की समीक्षा तथा संस्तुति लेखापरीक्षण समिति द्वारा की गई है और 19 अक्टूबर, 2026 को आयोजित अपनी संबंधित बैठकों में कंपनी के निदेशक मंडल द्वारा उन्हें अनुमोदित किया गया था।	
सीमित समीक्षा रिपोर्टों के साथ वित्तीय परिणाम, कंपनी की वेबसाइट https://www.hfcl.com/ पर पोस्ट किए गए हैं तथा ब्यूआर कोड को स्कैन करके देखे जा सकते हैं।	
मंडल के आदेशानुसार	
हस्ता./— (महेंद्र नाहटा)	
प्रबंध निदेशक	
डीआईएन : 00052898	
स्थान : नई दिल्ली	
तिथि : 19 अक्टूबर, 2026	
टिप्पणी : उपरोक्त सूचना सेबी (सूचीबद्धता दायित्व और प्रकटीकरण आवश्यकताएं) विनियमावली, 2015 के विनियम 47(1) के साथ पठित विनियम 33 के अनुसार है।	

NSBI	
सूचना सुरक्षा विभाग, भारतीय स्टेट बैंक, ग्लोबल आईटी-सेक्टर, सेक्टर 11, सीबीडी बेलानगर, नवी मुंबई – 400614	
प्रस्ताव हेतु अनुरोध (आरएफपी)	
संदर्भ: GEM/2026/B/8068326	दिनांकित: 17.10.2026
भारतीय स्टेट बैंक (एसबीआई) ने GeM के माध्यम से कन्स्ट्रक्शन बास्कोड स्टिकर वाले एलटीओ8 टेप की खरीद के लिए प्रस्ताव हेतु अनुरोध (आरएफपी) जारी किया है। विस्तृत जानकारी के लिए, कृपया https://bank.sbi पर 'प्रॉपोजीटैड यूज' और GeM पोर्टल (https://gem.gov.in) पर जाएं। निम्नलिखित दस्तावेज में दिए गए मानदंडों के आधार पर, पात्र बोलीदाता अपनी बोलियाँ जमा कर सकते हैं।	
बोलियाँ जमा करने की अंतिम तिथि व समय : 07.11.2026 को दोपहर 03:00 बजे तक	
स्थान: नवी मुंबई	उप महाप्रबंधक (एसओसी)
दिनांक: 20.10.2026	सूचना सुरक्षा विभाग

हिंदुजा हाउसिंग फाइनेंस लिमिटेड			
पंजीकृत कार्यालय: के-20, दूसरी मंजिल, बालकान नगर - 1, नई दिल्ली-110024 कॉर्पोरेट कार्यालय: ए-7, सेक्टर-65, गौतम बुद्ध मार्ग, नोएडा, उत्तर प्रदेश-201301 वेबसाइट: www.optemus.com ईमेल: info@optemus.com फोन: 011-29849096			
प्रेस विज्ञापन			
पत्रकारिता सूचित किया जाता है कि निम्नलिखित शेयर प्रमाणपत्र के खरीदने/उपभोग करने को जाने की सूचना दी गई है तथा ऐसे शेयर प्रमाणपत्रों के दावेदारों/धारकों ने कंपनी/आरटीए को ड्राइविंग शेयर प्रमाणपत्र जारी करने हेतु आवेदन किया है।			
क्र. सं.	फॉलियो संख्या	शेयरधारक का नाम	प्रमाणपत्र संख्या(रु)
1.	0000599	नूतन कुमार	28371-28748
2.	0000686	इंदिर गुप्ता	30507-30576
3.	0000696	अनीता मोगयल	31049-31096
4.	0000698	प्रिया देवी	31170-31168
5.	000457	आर आर सिक्योरिटीज एंड फाइनेंस प्राइवेट लिमिटेड	25804-25851
कुल			18,900
कोई भी व्यक्ति/व्यक्तिगत, जिसका उपरोक्त शेयर प्रमाणपत्र के संबंध में कोई दावा हो, वह इस सूचना के प्रकाशन की तिथि से 15 दिनों के भीतर अपना दावा कंपनी ऑप्टेमस इन्फ्राकॉम लिमिटेड के कॉर्पोरेट कार्यालय ए-7, सेक्टर-65, गौतम बुद्ध मार्ग, नोएडा, उत्तर प्रदेश-201301 में या ई-मेल अंतिम तिथि info@optemus.com पर प्रस्तुत करें। उक्त अवधि के पश्चात किसी भी दावे पर विचार नहीं किया जाएगा तथा कंपनी ड्राइविंग शेयर प्रमाणपत्रों के स्थान पर दावेदार/धारक के डीमैट खाते में शेयर जमा करने की प्रक्रिया शुरू करेगी।			
ऑप्टेमस इन्फ्राकॉम लिमिटेड के लिए हस्ता/विचार			
दिनांक: 19 अक्टूबर, 2026			
स्थान: नोएडा			

हिंदुजा हाउसिंग फाइनेंस लिमिटेड			
पंजीकृत कार्यालय: के-20, दूसरी मंजिल, बालकान नगर - 1, नई दिल्ली-110024 कॉर्पोरेट कार्यालय: ए-7, सेक्टर-65, गौतम बुद्ध मार्ग, नोएडा, उत्तर प्रदेश-201301 वेबसाइट: www.optemus.com ईमेल: info@optemus.com फोन: 011-29849096			
प्रेस विज्ञापन			
पत्रकारिता सूचित किया जाता है कि निम्नलिखित शेयर प्रमाणपत्र के खरीदने/उपभोग करने को जाने की सूचना दी गई है तथा ऐसे शेयर प्रमाणपत्रों के दावेदारों/धारकों ने कंपनी/आरटीए को ड्राइविंग शेयर प्रमाणपत्र जारी करने हेतु आवेदन किया है।			
क्र. सं.	फॉलियो संख्या	शेयरधारक का नाम	प्रमाणपत्र संख्या(रु)
1.	0000599	नूतन कुमार	28371-28748
2.	0000686	इंदिर गुप्ता	30507-30576
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4.	0000698	प्रिया देवी	31170-31168
5.	000457	आर आर सिक्योरिटीज एंड फाइनेंस प्राइवेट लिमिटेड	25804-25851
कुल			18,900
कोई भी व्यक्ति/व्यक्तिगत, जिसका उपरोक्त शेयर प्रमाणपत्र के संबंध में कोई दावा हो, वह इस सूचना के प्रकाशन की तिथि से 15 दिनों के भीतर अपना दावा कंपनी ऑप्टेमस इन्फ्राकॉम लिमिटेड के कॉर्पोरेट कार्यालय ए-7, सेक्टर-65, गौतम बुद्ध मार्ग, नोएडा, उत्तर प्रदेश-201301 में या ई-मेल अंतिम तिथि info@optemus.com पर प्रस्तुत करें। उक्त अवधि के पश्चात किसी भी दावे पर विचार नहीं किया जाएगा तथा कंपनी ड्राइविंग शेयर प्रमाणपत्रों के स्थान पर दावेदार/धारक के डीमैट खाते में शेयर जमा करने की प्रक्रिया शुरू करेगी।			
ऑप्टेमस इन्फ्राकॉम लिमिटेड के लिए हस्ता/विचार			
दिनांक: 19 अक्टूबर, 2026			
स्थान: नोएडा			

पत्रकारिता सूचित किया जाता है कि निम्नलिखित शेयर प्रमाणपत्र के खरीदने/उपभोग करने को जाने की सूचना दी गई है तथा ऐसे शेयर प्रमाणपत्रों के दावेदारों/धारकों ने कंपनी/आरटीए को ड्राइविंग शेयर प्रमाणपत्र जारी करने हेतु आवेदन किया है।
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सार्वजनिक सूचना			
भारतीय रिजर्व बैंक द्वारा जारी मूल पंजीकरण प्रमाणपत्र (Certificate of Registration) के खोजे/गुने/गो जाने के संबंध में सूचनाआम जनता को सूचित किया जाता है कि 'स्काई मार्क लीजिंग एंड फाइनेंस लिमिटेड' (SKY MARK LEASING AND FINANCE LTD.), जो एक गैर-बैंकिंग वित्तीय कंपनी (NBFC) है और जिसका पंजीकृत कार्यालय M-3, दीवान हाउस, अजय एक्वेलेव, सुभाष नगर, दिल्ली, भारत - 110018 पर स्थित है, का भारतीय रिजर्व बैंक (RBI) द्वारा 'भारतीय रिजर्व बैंक अधिनियम, 1934' के प्रावधानों के तहत जारी किया गया मूल पंजीकरण प्रमाणपत्र (CoR) खो गया है/गुम हो गया है। इस मूल पंजीकरण प्रमाणपत्र को खोजने के सभी उचित प्रयासों के बावजूद, यह प्राप्त नहीं हो सका है। कंपनी इस संबंध में आवश्यक कदम उठा रही है/यदि किसी व्यक्ति को यह मूल पंजीकरण प्रमाणपत्र मिलता है, तो उसे अनुरोध है कि वे इसे ऊपर दिए गए पते पर कंपनी को लौटा दें/यदि सार्वजनिक सूचना आम जनकारी के लिए और मूल पंजीकरण प्रमाणपत्र को खोजे/गुने/गो जाने की बात को सार्वजनिक रिपोर्ट में दर्ज करने के उद्देश्य से जारी की जा रही है।			
स्काई मार्क लीजिंग एंड फाइनेंस लिमिटेड की ओर से अधिकृत हस्ताक्षरकर्ता			
नाम: राहुल गोयेल, पद: निदेशक			
दिनांक: 19 अक्टूबर 2026			
स्थान: नई दिल्ली			

ऑप्टेमस इन्फ्राकॉम लिमिटेड			
पंजीकृत कार्यालय: के-20, दूसरी मंजिल, बालकान नगर - 1, नई दिल्ली-110024 कॉर्पोरेट कार्यालय: ए-7, सेक्टर-65, गौतम बुद्ध मार्ग, नोएडा, उत्तर प्रदेश-201301 वेबसाइट: www.optemus.com ईमेल: info@optemus.com फोन: 011-29849096			
प्रेस विज्ञापन			
पत्रकारिता सूचित किया जाता है कि निम्नलिखित शेयर प्रमाणपत्र के खरीदने/उपभोग करने को जाने की सूचना दी गई है तथा ऐसे शेयर प्रमाणपत्रों के दावेदारों/धारकों ने कंपनी/आरटीए को ड्राइविंग शेयर प्रमाणपत्र जारी करने हेतु आवेदन किया है।			
क्र. सं.	फॉलियो संख्या	शेयरधारक का नाम	प्रमाणपत्र संख्या(रु)
1.	0000599	नूतन कुमार	28371-28748
2.	0000686	इंदिर गुप्ता	30507-30576
3.	0000696	अनीता मोगयल	31049-31096
4.	0000698	प्रिया देवी	31170-31168
5.	000457	आर आर सिक्योरिटीज एंड फाइनेंस प्राइवेट लिमिटेड	25804-25851
कुल			18,900
कोई भी व्यक्ति/व्यक्तिगत, जिसका उपरोक्त शेयर प्रमाणपत्र के संबंध में कोई दावा हो, वह इस सूचना के प्रकाशन की तिथि से 15 दिनों के भीतर अपना दावा कंपनी ऑप्टेमस इन्फ्राकॉम लिमिटेड के कॉर्पोरेट कार्यालय ए-7, सेक्टर-65, गौतम बुद्ध मार्ग, नोएडा, उत्तर प्रदेश-201301 में या ई-मेल अंतिम तिथि info@optemus.com पर प्रस्तुत करें। उक्त अवधि के पश्चात किसी भी दावे पर विचार नहीं किया जाएगा तथा कंपनी ड्राइविंग शेयर प्रमाणपत्रों के स्थान पर दावेदार/धारक के डीमैट खाते में शेयर जमा करने की प्रक्रिया शुरू करेगी।			
ऑप्टेमस इन्फ्राकॉम लिमिटेड के लिए हस्ता/विचार			
दिनांक: 19 अक्टूबर, 2026			
स्थान: नोएडा			

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ऑप्टेमस इन्फ्राकॉम लिमिटेड के लिए हस्ता/विचार			
दिनांक: 19 अक्टूबर, 2026			
स्थान: नोएडा			

पत्रकारिता सूचित किया जाता है कि निम्नलिखित शेयर प्रमाणपत्र के खरीदने/उपभोग करने को जाने की सूचना दी गई है तथा ऐसे शेयर प्रमाणपत्रों के दावेदारों/धारकों ने कंपनी/आरटीए को ड्राइविंग शेयर प्रमाणपत्र जारी करने हेतु आवेदन किया है।
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HeroHousing Finance		Hero Housing Finance Limited		
		Registered office : 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057		
		CIN : U65192DL2016PLC301481 Website : www.herohousingfinance.com		
		Tel. No : 011-49487150 Email : investors@herohfi.com		
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2026				
(All amounts in Rupees crores unless otherwise stated)				
Sl. No.	Particulars	Quarter ended		Year ended
		30 September 2026	30 September 2025	31 March 2026
		(Unaudited)	(Audited)	(Audited)#
1	Total income from operations	227.21	205.56	842.35
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items#)	37.50	26.12	117.34
3	Net profit/(loss) for the period before tax (after exceptional and/or extraordinary items#)	37.50	26.12	112.68
4	Net profit/(loss) for the period after tax (after exceptional and/or extraordinary items#)	26.79	18.37	80.49
5	Total comprehensive income/(loss) for the period [Comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax)]	34.58	17.84	85.79
6	Paid up equity share capital	693.35	631.24	692.67
7	Reserves (excluding revaluation reserve)	496.32	249.34	442.49
8	Securities Premium Account	318.10	178.69	317.76
9	Net worth	1,189.67	880.58	1,135.16
10	Paid up debt capital/outstanding debt	6,501.56	5,724.75	5,960.10
11	Outstanding Redeemable Preference Shares	-	-	-
12	Debt equity ratio	5.47	6.50	5.25
13	Earnings Per equity share (of Rs. 10/- each)(for continuing and discontinued operations)			
	i). Basic :*	0.39	0.29	1.23
	ii). Diluted :*	0.39	0.29	1.23
14	Capital Redemption Reserve	N.A.	N.A.	N.A.
15	Debenture Redemption Reserve	N.A.	N.A.	N.A.
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.
*not annualised for the quarter and half-year ended				
#Exceptional and/ or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with applicable Ind AS Rules.				
Notes:				
a) The above is an extract of the detailed format of quarterly and half yearly financial results filed with the National stock exchange of India Limited ('stock exchange') under Regulation 52 of the Securities and Exchange Board of India (Listing obligations & Disclosure Requirements) Regulations 2015 ('SEBI (LODR) Regulations, 2015'), as amended from time to time. The full format of the quarterly and half yearly financial results are available on the website of the stock exchange at https://inseindia.com and the Company at https://www.herohousingfinance.com/investor-relations/financial-performance .				
b) For the other line items referred in Regulation 52 (4) of the SEBI (LODR) Regulations, 2015, as amended from time to time, pertinent disclosures have been made to the website of stock exchange i.e National Stock Exchange of India Limited and can be accessed at https://inseindia.com and the Company at https://www.herohousingfinance.com/investor-relations/financial-performance .				
c) The financial results of the Company have been prepared in accordance with 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 ('the Act') read with Rule 3 of the Companies (Indian Accounting Standards) Rule, 2015 as amended from time to time and relevant rules issued thereunder and the other recognized accounting practices and policies generally accepted in India and in compliance with regulation 52 of SEBI (LODR) Regulations, 2015, as amended from time to time.				
d) The financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 19, 2026.				
For and on behalf of the Board				
Sd/-				
Apul Nayyar				
Director (Whole Time Director- Executive) & CEO				
Place: Gurugram				
Date: October 19, 2026				

PSU banks shrug off Irdai commission cuts

Private lenders assess potential hit to other income

NARAYANAN V & KSHIPRA PETKAR
Chennai/Mumbai, Oct 19

INDIA'S LARGE PUBLIC sector banks expect limited impact from the Insurance Regulatory and Development Authority of India's (Irdai) proposed reforms to insurance distribution, while private lenders are still assessing the implications for their other income.

PSU lender Canara Bank expects an annual hit of ₹120-145 crore to its life insurance distribution income if the proposed Irdai norms are implemented in their current form. The overall impact on its insurance distribution business is estimated at less than ₹200 crore. "Taken together, across everything that we distribute, the dent will not be more than

POLICY FALLOUT

₹120-145 cr
Estimated annual hit to Canara Bank's life insurance distribution income

■ Less than **₹200 cr**
Canara Bank's estimated overall impact from proposed norms



45% Share of private life insurers' premiums generated through bancassurance

4-37%
Commission range earned by bancassurance entities from private life insurers

26% avg commission in health & motor insurance for bancassurance entities

₹350-400 crore — PNB's insurance distribution income that could be affected

₹5,688 cr HDFC Bank's FY26 commission income from life insurance distribution

₹200 crore in any case. Considering the size of our profits, which was ₹19,000 crore last year," said Brajesh Kumar Singh, MD and CEO of Canara Bank. Canara Bank earned ₹457.79 crore from life insurance distribution in FY26, while non-life insurance products, including health and motor insurance, contributed ₹91.53 crore.

Indian Bank MD and CEO Binod Kumar also said the draft proposal was unlikely to have a significant impact on the lender. "First of all, our bancassurance income itself is around ₹200 crore. So, it will not have any substantial impact." The bank earned ₹195.39 crore from its bancassurance and wealth management business in FY26.

Irdai last month released a consultation paper proposing a significant overhaul of insurance distribution economics. The framework proposes product- and channel-specific commission caps, with lower payouts for institutional distributors such as banks compared with individual agents. The paper noted that ban-

cassurance entities account for around 45% of the total premium generated by private life insurers but receive commissions ranging from 4% to 37% across insurers. In general insurance segments such as health and motor, bancassurance entities account for about 5% of premiums but receive an average commission of 26%.

Punjab National Bank MD and CEO Ashok Chandra said the lender would await Irdai's final guidelines before deciding on the future growth plans for its bancassurance business. "As of now, even if we assume that the same draft guideline gets implemented, hardly any impact will be there. It is in the range of around ₹350-400 crore. It doesn't affect the profitability of the bank."

Meanwhile, private lender Axis Bank expects higher sales volumes to offset the potential revenue loss, along with changes in product mix and alternative fee income, while HDFC Bank

said it was too early to assess the impact. "We've done some of the work on our side in terms of what the potential impact could be and how we could mitigate, through a combination of volume, product mix, etc," Axis Bank's management said.

HDFC Bank earned ₹5,688 crore in commission and fee income from life insurance distribution and another ₹1,239 crore from health and general insurance distribution during FY26. Axis Bank and Kotak Mahindra Bank reported ₹3,700 crore and ₹1,075 crore, respectively, in commission income from the sale of insurance policies during the year.

Federal Bank MD KVS Manian said the lender is still assessing the impact of the proposed norms. "We are assessing the impact of that (draft) on our associate company and the options that it has got in terms of the business model it should follow. But we are in the early stages of doing that."

YES Bank weighs raising capital after SC verdict

FE BUREAU
Mumbai, October 19

YES BANK IS evaluating all options, including capital raise, following the Supreme Court's verdict on the write-off of its additional tier-1 (AT1) bonds, even as it continues to assess the implications of the judgment, the lender said during an analyst call on Monday.

"We respect the judgment and are examining it carefully, including the options available to the bank. We will continue to assess the implications for our capital structure, regulatory buffers, balance sheet strength and future growth plans. Capital planning is an ongoing board-level process," said MD & CEO Vinay Tonse.

Last week, the Supreme Court upheld the Bombay High Court's ruling that quashed YES Bank's ₹8,415-crore write-off of AT1 bonds.

Tonse said any decision on capital would be based on a careful assessment of regulatory requirements, the cost and availability of capital, shareholder interests and the bank's medium-term growth objectives. "On the legal and accounting aspects, we are examining the judgment in detail, including the available legal options and appropriate steps going forward."

The lender also said it was not in a hurry to raise capital. "There is no gun to our head to solve for capital. In any case, we have to make sure we are going to the moment of evaluation assessment. But we believe that this is something where we will continue to work towards growing in line with

VINAY TONSE,
MD & CEO, YES BANK

We will continue to assess the implications for our capital structure, regulatory buffers, balance sheet strength and future growth plans



our objectives," the bank said. YES Bank on Saturday reported a 65% year-on-year (y-o-y) rise in standalone net profit to ₹1,080 crore for the September quarter. Had the estimated impact of the AT1 bonds been accounted for, the bank would have reported a net loss of ₹5,217 crore for the quarter, according to pro forma figures disclosed in its regulatory filing.

The reinstatement of the AT1 principal amount is expected to reduce the common equity tier-1 (CET1) ratio by 240 basis points to 11.4% on a pro forma basis. The overall tier-1 capital ratio is expected to remain around 13.7% on a pro forma basis, the lender said.

The bank considers the 13.5-14% range comfortable and appropriate, in line with its growth objectives and ambitions.

Angel One rolls out US stock investing via GIFT City route

FE BUREAU
October 19, Mumbai

FULL-SERVICE DISCOUNT BROKER Angel One has launched US stock investing for Indian investors through GIFT City, allowing users to invest in US-listed shares and exchange-traded funds (ETFs) alongside their domestic portfolios.

The brokerage is offering zero transaction brokerage charges until December 2026 as it expands its international investment offerings.

The platform will also support fractional investing, allowing users to purchase a portion of a share instead of buying an entire share. The feature is currently available to a limited number of users and is expected to be extended to all users by mid-November. Investors will be able to fund their accounts through Kotak Mahindra Bank, HDFC Bank, ICICI Bank, Axis Bank and IDFC First Bank. Angel One said account opening, maintenance, deposits and withdrawals would be free.

PhonePe evolves its stock broking platform into PhonePe Invest

DIGITAL PAYMENTS AND fintech major PhonePe on Monday announced the evolution of its investing and trading platform Share.Market to PhonePe Invest, bringing it under the PhonePe brand. The transition from Share.Market to PhonePe Invest, brings research-backed wealth management into PhonePe's unified financial ecosystem, alongside payments, lending and insurance.

It also enables the wealth offering to reach a broader audience, making investing more accessible to PhonePe's large and diverse user base, according to the company. PhonePe Invest pairs its stocks, IPO, mutual fund, and F&O offerings with its newly launched Portfolio Optimiser — a holistic proprietary portfolio intelligence tool that enables users to build, review and optimise their portfolios in one unified experience. PTI

Q2 PROGRESS REPORT

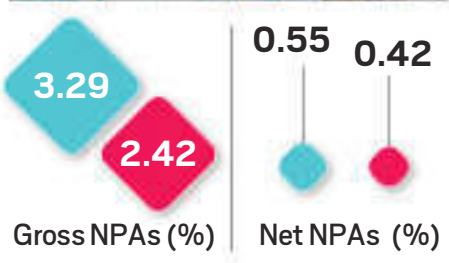
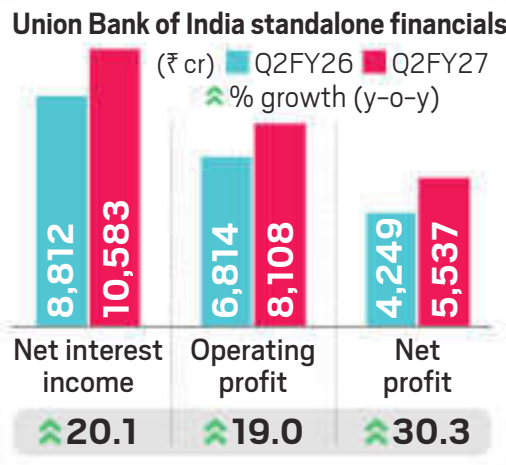
Union Bank profit rises 30% to ₹5,537 cr

FE BUREAU
Mumbai, October 19

UNION BANK OF INDIA on Monday reported a 30.3% year-on-year rise in standalone net profit to ₹5,537 crore for the quarter ended September, aided by higher net interest income and lower provisions. The public sector lender had reported a net profit of ₹4,249 crore in the corresponding quarter last year.

Net interest income (NII) rose 20.1% year-on-year to ₹10,583 crore, while operating profit increased 19% to ₹8,108 crore. Other income declined 6.9% to ₹4,651 crore, primarily

KEY NUMBERS



due to lower treasury income. The bank's domestic net interest margin (NIM) improved to 2.95% from 2.87% in the pre-

ceding quarter and 2.75% a year ago. Global NIM rose to 2.86% from 2.80% sequentially. Managing director and CEO

Asheesh Pandey said the bank expects margins to improve further, supported by balance sheet optimisation. "We will defend this and improve," he said, adding that the bank had managed to improve margins even during the earlier interest rate easing cycle.

The lender mobilised \$2.25 billion through foreign currency non-resident bank (FCNR(B)) deposits, against its target of \$2-2.5 billion. Around 70% of these deposits were leveraged. Pandey said the mobilisation had a negligible impact on margins, estimated at around 0.5-1 basis point.

Bajaj Finance profit up 29%

BAJAJ FINANCE ON Monday reported a 29% increase in consolidated net profit at ₹6,367 crore for the second quarter ended September 2026 on the back of improvement in interest income.

The non-banking financial company had posted a net profit of ₹4,948 crore in September quarter a year ago. Total consolidated income increased to ₹24,576 crore from ₹19,992 crore, BFL said.

Net interest income rose 24% to ₹13,335 crore as compared to ₹10,785 crore in the second quarter of FY26. PTI

Piramal Finance profit soars 67%, margins seen stable

KSHIPRA PETKAR
Mumbai, October 19

PIRAMAL FINANCE ON Monday reported a 67% year-on-year rise in consolidated net profit to ₹545 crore for the quarter ended September, aided by higher net interest income and strong growth in its retail loan book.

Net interest income (NII) rose 35% year-on-year to ₹1,530 crore, while net interest margin (NIM) expanded 35 basis points on year to 6.5% and remained stable sequentially. Despite the Reserve Bank of India's 25-basis-point repo rate

hike earlier this month, managing director and chief executive officer Jai Ram Sridharan expects margins to remain resilient.

"We believe that our margins are going to remain steady to slightly improving," Sridharan told FE. He said the gradual run-down of the legacy loan book,

which carries negative margins, and the replacement of expensive borrowings with cheaper debt would support profitability.

Assets under management (AUM) grew 24% year-on-year to ₹1.13 lakh crore, with retail AUM rising 30% to

₹97,462 crore. Retail disbursements increased 34% to ₹14,646 crore during the quarter. However, Sridharan expects growth during the festive season to moderate from last year.

"We should expect a slightly slower festive this year. But still, it is not looking weak," he said.

On asset quality, gross non-performing assets (NPAs) declined to 2.4% from 2.6% a year ago, while credit costs remained stable at 1.5%. Sridharan said the company had not seen any deterioration in rural loan repayments despite concerns over deficient

rainfall. "Maybe there will be some impact of the weaker monsoon," he said, adding that credit quality remained strong across products and geographies.

On the RBI's proposed restrictions on revolving credit facilities, Sridharan said the company had an exposure of around ₹2,000 crore, which could be converted into term loans if the draft norms are finalised without changes.

"It's more an opportunity cost for us than a real cost," he said, adding that the company had submitted its representation to the regulator.

Banks tap RBI's first cash auction in three months

THE RESERVE BANK OF India's first liquidity infusion in more than three months drew robust demand from banks on Monday, as overnight borrowing rates held near the ceiling of the monetary policy corridor.

The operation comes after several months of the central bank absorbing surplus liquidity that hit a record high due to hefty inflows from diaspora deposits mobilised to defend a weak rupee.

Large sustained surpluses

risk worsening inflation and lifting asset prices. However, inter-bank short-term borrowing costs rose sharply in recent weeks after the RBI raised rates for the first time in nearly four years earlier this month and signalled further tightening ahead in the face of rising inflation.

Monday's operation saw RBI infuse ₹1 trillion via a 7-day variable rate repo operation, attracting bids worth more than ₹1.5 trillion ahead of a large tax outflow. REUTERS

APM TERMINALS
Lifting Global Trade

Gujarat Pipavav Port Limited
Regd. Office: Pipavav Port, At Post Rampara-2 via Rajula, Dist. Amreli Gujarat 365 560
CIN: L63010GJ1992PLC018106
Tel: 02794 242400, Fax: 02794 242413
Website: www.pipavav.com, Email: investorrelationinppv@apmterminals.com
Pursuant to Regulations 29 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a Meeting of the Board of Directors of Gujarat Pipavav Port Limited ('the Company') will be held on Wednesday 4th November 2026, inter-alia, to consider Unaudited Standalone and Consolidated financial results for the Quarter and Half year ended 30th September 2026, Declaration of Interim Dividend for the financial year 2026-27 on the Company's Equity Share Capital and decide the Record Date for the purpose of determining the Members eligible for receiving the interim dividend amount.
The Notice is also available on the Company website www.pipavav.com and on the website of the Stock Exchanges www.bseindia.com and www.nseindia.com
Date: 19th October 2026
Place: Mumbai
For Gujarat Pipavav Port Limited
Manish Agnihotri
Company Secretary

HFCL LIMITED
Regd. Office: Plot No. 38, Institutional Area, Sector 32, Gurugram-122001, Haryana
Tel: 91-124-4310000, Fax: +91-124-4310050; E-mail: secretarial@hfcl.com
Website: www.hfcl.com; Corporate Identity Number (CIN): L64200HR1987PLC148689

STATEMENT OF UN-AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE SECOND QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026
The Un-audited Standalone & Consolidated Financial Results of the Company for the second quarter and half year ended September 30, 2026 ('Financial Results') have been reviewed and recommended by the Audit Committee and were approved by the Board of Directors of the Company at their respective meetings held on October 19, 2026.
The Financial Results along with the Limited Review Reports, have been posted on the Company's website at <https://www.hfcl.com/> and can be accessed by scanning the QR code.
By order of the Board
Sd/-
(Mahendra Nahata)
Managing Director
DIN: 00052898
Place : New Delhi
Date : October 19, 2026

Note: The above intimation is in accordance with Regulation 33 read with Regulation 47(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

L&T Technology Services
(A subsidiary of Larsen & Toubro Limited)
Registered Office: L&T House, N. M. Marg, Ballard Estate, Mumbai-400 001; Tel: (91 22) 6892 5257; Fax: (91 22) 6752 5893
Email: investor@lts.com; Website: www.lts.com; Corporate Identity Number: L72900MH2012PLC232169

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2026

Particulars	Consolidated					
	Quarter ended		Six months ended		Year ended	
	Sep 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	Sep 30, 2025 (Unaudited)	Sep 30, 2026 (Unaudited)		Sep 30, 2025 (Unaudited)
Total Income	30,713	29,682	27,790	60,405	54,835	1,12,171
Net profit before exceptional item and tax	5,135	4,760	4,324	9,895	8,429	17,469
Net profit before tax from continuing operations	5,135	4,760	4,324	9,895	8,429	16,745
Net profit after tax (Refer Note 3)	5,487	3,571	3,292	9,058	6,453	12,811
Total comprehensive income	5,455	4,641	2,268	10,096	5,041	9,716
Equity share capital (Face value of share: ₹ 2 each)	212	212	212	212	212	212
Other equity						64,515
Earnings per equity share (Not annualised except for the year ended March 31, 2026)						
(a) Basic EPS (₹)	51.67	33.62	31.02	85.30	60.82	120.71
(b) Diluted EPS (₹)	51.61	33.59	30.97	85.20	60.74	120.53

Particulars	Standalone					
	Quarter ended		Six months ended		Year ended	
	Sep 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	Sep 30, 2025 (Unaudited)	Sep 30, 2026 (Unaudited)		Sep 30, 2025 (Unaudited)
Total Income	26,132	24,960	23,340	51,092	45,970	94,223
Net profit before exceptional item & tax	4,660	4,437	4,028	9,097	8,023	16,463
Net profit before tax from continuing operations	4,660	4,437	4,028	9,097	8,023	15,739
Net profit after tax (Refer Note 3)	5,151	3,329	3,071	8,480	6,150	12,062

Notes:
1. The consolidated unaudited statement of financial results for the quarter and six months ended September 30, 2026 have been reviewed by Audit Committee and approved by Board of Directors at its meeting held on October 19, 2026. The Statutory Auditors of the Company have carried out limited review on the above results in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the Regulation'), as amended and expressed an unmodified conclusion.
2. The Board of Directors at its meeting held on October 19, 2026, have declared an interim dividend of ₹20 per equity share.
3. The Net Profit after Tax reported above includes the impact of Exceptional Items arising from the implementation of the New Wage Code and the restructuring initiative, as well as the profit from discontinued operations.
4. Figures for earlier periods have been regrouped, wherever necessary.
5. The above is an extract of the detailed format of the financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The quarterly financial results in the detailed format are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on the Company's website at www.lts.com. The same can be accessed by scanning the QR code provided below.

Place: Mumbai
Date: October 19, 2026

For L&T Technology Services Limited
Amit Chadha
Chief Executive Officer and Managing Director