

Date: 23rd January, 2026

To, National Stock Exchange of India Limited ("NSE") Listing Department, Exchange Plaza, C-1 Block G, Bandra Kurla Complex Bandra [East], Mumbai – 400051 NSE Scrip Symbol: CANHLIFE ISIN: INE01TY01017	To, BSE Limited ("BSE") Listing Department, Corporate Relationship Department, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001 BSE Scrip Code: 544583 ISIN: INE01TY01017
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Subject: Submission of copies of Newspaper Publication of Unaudited Financial Results for the quarter and nine months ended 31st December 2025

Dear Sir/Ma'am,

Pursuant to Regulation 30 and 47 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of the newspaper advertisement published in **Mint (All Editions)- English and Hindustan (Delhi Edition) -Hindi** on 23rd January 2026 relating to unaudited financial results for the quarter and nine months ended 31st December 2025.

The above information will also be hosted on the website of the Company i.e. www.canarahsbclife.com.

We request you to kindly take this on your record.

For **Canara HSBC Life Insurance Company Limited**

VATSALA Digitally signed by
VATSALA SAMEER
SAMEER Date: 2026.01.23
15:09:56 +05'30'

Vatsala Sameer
Company Secretary and Compliance Officer
Membership No: A14813

Encl.: As above



A payment row that's kept Trai away from owning HQ

The delay in registration stems from Trai's dispute with state-owned NBCC (India) Ltd

Janin Grover
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NEW DELHI

For a regulator tasked with overseeing one of India's most critical infrastructure sectors, operating from an office it does not legally own is an unusual predicament. Nearly two years after the Telecom Regulatory Authority of India (Trai) moved into its new headquarters at the World Trade Centre in New Delhi's Nauri Nagar, the premises are yet to be registered in its name, with the process stuck over a missing no-objection certificate from the ministry of housing and urban affairs, three officials aware of the matter said.

The delay stems from Trai's dispute with state-owned NBCC (India) Ltd, under the ministry, which built the 116-lakh-square-foot office at a cost of about ₹450 crore. The developer has demanded a ₹57 lakh interest for alleged delayed payment by Trai, leading to an impasse that has held back the mandatory clearance required for formal registration.

"When the office premises were handed over to Trai in May 2024, the office was in an incomplete state. In addition, a few upper floors in the Tower F building were still under construction, which led to water seepage into various areas of the Trai premises, damaging the interior and furniture," said the first official cited above, adding that this led to the regulator holding back a portion of the payment—₹30 lakh—against the damage and incomplete work. The amount was released in December 2024 on work completion.

However, NBCC levied an interest of ₹56.8 lakh that the regulator has not yet paid. "These are non-legitimate charges. Trai had sent several communications to NBCC, requesting waiver of the interest charges under the circum-



NBCC has demanded a ₹57 lakh interest for alleged delayed payment by Trai.

stances. But no formal response has been received till date," said a second official, adding that the housing ministry has also been approached.

Registration of the building is critical for Trai, as it cannot otherwise legally

occupy it. Trai relies on grants from the department of telecommunications (DoT), under the communications ministry, with its general fund set at ₹30 crore

STUCK OWNERSHIP

STATE-OWNED
NBCC (India) Ltd built the 116,000 sq. ft office at a cost of about ₹450 crore

AS per Trai, it had held back portion of the payment (₹30 lakh) owing to issues with the building

REGISTRATION
of the building is key for Trai to legally establish ownership or access funds

MINISTRY
of communications has been pressing Trai to return unspent funds given for the project

establish ownership or access the project's remaining funds that are required for the payment of stamp duty and other statutory charges. And the communications ministry, on its part, has been pressing Trai to return the unspent funds, making formal registra-

tion of the building essential, a third official said. Trai had been pressing Trai to return unspent funds given for the project for FY25 and ₹31 crore for FY26, as per the FY26 budget. For funding the new building project, Trai received an extra grant from DoT for a few years after the project entered the construction phase. Set up in 1997, Trai had been functioning from rented premises till May

2024. In November 2020, the government, through the DoT, approved the acquisition of office space at the NBCC Commercial Complex, currently being developed as the World Trade Centre (WTC) at Nauri Nagar in New Delhi. Trai operates out of fourth to seventh floors in Tower-F of the complex.

In November 2022, the regulator signed an agreement with NBCC Services Ltd, a wholly-owned subsidiary of NBCC (India), to undertake the planning, design, and execution of interior fit-out, renovation, and furnishing works for its new office space.

Responding to Mint's emailed queries, an NBCC spokesperson said: "The sale of commercial space at WTC, Nauri Nagar was conducted through open e-auction... The application form clearly stipulated that, in the event of any delay in payment, interest at the rate of SBI Highest MCLR - 2% would be charged on the amount due, calculated from the due date of payment until the date the payment was actually made."

The developer said Trai had delayed payment of an installment and therefore, an interest had been levied. "The NOC can be issued after receipt of complete payment," NBCC added. Speaking on the condition of anonymity, a government official said that the housing ministry was looking into the matter. One of the concerns is that if the interest is waived for a single entity, others could also start demanding a similar treatment, the official added.

Queries emailed to Trai and the housing ministry on Monday did not elicit any response. Besides the property registration issue, the regulator is also in a bind over its limited powers. It has sought changes to the Trai Act, seeking greater enforcement powers to regulate operators and recover penalties.

For an extended version of the story, go to [livemint.com](#).

Pet care startups eye users to compete with FMCG giants

Vaishnavi Kashnir
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BENGALURU

Direct-to-consumer (D2C) pet care brands are leaning on subscription models to lock in customers, betting that repeat purchases can help them counter the scale and distribution advantage of India's largest packaged consumer goods players as the niche segment heats up.

"Nearly 40% of our repeat customers today come through the subscription model, which tells us how effective it has been in driving predictable demand," said Kartikeya Gupta, co-founder of natural cat food brand Smolyo that raised ₹75 lakh on business reality show *Shark Tank India* on 15 January from Anupam Mittal, Kunal Bahl, and Varun Agnihotri, giving up 1% equity along with advisory shares, valuing it ₹75 crore.

At the consumer level, subscriptions combine convenience with predictability by automating regular pet food purchases and reducing the friction of repeat ordering. Customers can choose flexible delivery frequencies and retain full control over shipments, with the ability to pause, skip, or cancel without long-term lock-ins.

For pet owners, especially those managing daily feeding routines, subscriptions help ensure continuity, minimize last-minute purchases, and offer better value through bundled or recurring orders—making them well-suited to staple products that pets consume consistently.

"Subscriptions work best for products that form part of a



New entrants such as Reliance Retail's Waggles are intensifying competition across price segments.

pet's staple diet. Cats, for instance, need to be fed consistently, often up to one-and-a-half packets a day, so a bulk pack is bound to get consumed. Automated replenishment simply makes sense for the consumer," Gupta said.

Mint reported on 26 December that India's pet care market is seeing an influx of consumer goods giants chasing a new generation of indulgent pet parents, setting the stage for the category's most competitive year yet in 2026.

Once dominated by Mars Inc., the sector—which market research firm Euromonitor International estimates grew from \$690.5 million in 2023 to \$786.6 million in 2024 and is projected to reach \$884.4 million in 2025 globally—has evolved into a battleground for global and domestic FMCG giants.

New entrants such as Reliance Retail's Waggles and Vipro Consumer Care's Happy Fur, alongside investments from Godrej Consumer Products and Nestlé, are intensifying competition.

With 70-80% of the pet care market comprising first-time pet parents—largely young,

urban consumers—the segment could reach about ₹35,000 crore in 2026, per industry experts, cementing its status as a mainstream FMCG category.

While comprehensive data on pet food subscriptions remains limited, a May 2025 Euromonitor report found that subscription-based models for pet grooming kits, treats, and monthly toy boxes are gaining traction among urban pet owners.

Companies such as Captain Zack and Waggle are tapping into this trend through auto-replenishment services designed to prevent stock-outs, with convenience and perceived value emerging as key adoption drivers.

Subscriptions, however, have struggled in several other D2C categories. At cold-pressed juice brand Raw Pressery, high perishability and cold-chain costs eroded margins, while in dairy brands such as Epigamia found consumers preferred on-demand purchases via neighbourhood stores and quick-commerce platforms. At men's grooming brand Bombay Shaving Company, inconsistent usage patterns and easy switching made subscriptions less viable.

For an extended version of the story, go to [livemint.com](#).

LIFE INSURANCE

Canara HSBC Life Insurance Company Limited (CIN: L66010DL2007PLC248825)

Registered Office: 8th Floor, Unit No. 823-824, Ambience Building, Kasturba Gandhi Marg, Connaught Place, Central Delhi, New Delhi - 110001, India
Corporate Office: 35th Floor, Tower 1, MMF International Financial Centre, Golf Course Extension Road, Sector 66, Gurgaon 122 002, Haryana, India
Registration No. 136, Date of Registration: May 8, 2008 | Tel: +91 0124 4506761 | E-mail: investor@canarahsbcilife.in | Website: www.canarahsbcilife.com

S. No.	Particulars	Three Months ended/ As at		Nine Months ended/ As at		Year ended/ As at
		December 31, 2025 (Reviewed)	December 31, 2024 (Audited)	December 31, 2025 (Reviewed)	December 31, 2024 (Audited)	March 31, 2025 (Audited)
1	Premium Income (Gross) ¹	288,925	202,809	693,135	526,551	802,746
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	3,084	2,808	10,217	9,312	12,815
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	3,084	2,808	10,217	9,312	12,815
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	2,765	2,932	9,188	8,489	11,698
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	NA	NA	NA	NA	NA
6	Equity Share Capital (Paid up)	95,000	95,000	95,000	95,000	95,000
7	Reserves (excluding Revaluation Reserve)	62,074	53,477	62,074	53,477	56,686
8	Earnings Per Share (Face value of ₹10/- each)					
1	Basic (not annualised for three/nine months) (in ₹)	0.29	0.31	0.97	0.89	1.23
2	Diluted (not annualised for three/nine months) (in ₹)	0.29	0.31	0.97	0.89	1.23

Notes:

- Premium income is gross of reinsurance and net of Goods and Service Tax (GST).
- The Indian Accounting Standards (Ind AS) are currently not applicable to Insurance companies in India.
- The above is an extract of the detailed format of Quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly financial results are available on the website of the Stock Exchanges (www.nseindia.com) and the Company (www.canarahsbcilife.com).

For and on behalf of the Board of Directors
Sd/-
(Anuj Dayal Mathur)
Managing Director & Chief Executive Officer
DIN: 00584057

Place: Gurgaon
Date: January 21, 2026

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