

CSFB.2025-26/491

January 30, 2026

**BSE Limited
Listing Compliance
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001
Maharashtra**

**National Stock Exchange of India Limited
The Listing Department,
Exchange Plaza,
Bandra Kurla Complex,
Mumbai - 400 051
Maharashtra**

Scrip Code: 544120, 951995 & 953739**Symbol: CAPITALSFB**

Sub: Intimation of Newspaper Advertisement of Un -audited Financial Results of the Bank for the period ended December 31, 2025

Respected Sir/Madam,

Pursuant to Regulations 47 and 52(8) and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith a copy of the Extract of Un - audited Financial Results for the period ended December 31, 2025 published in '**Business Standard**' English Newspaper and '**Nawan Zamana**' regional Newspaper.

The above may also be accessed on the website of the Bank at the link <https://www.capital.bank.in/investors/advertisement-regulation-47?year=2025-2026>

You are requested to take the above information on your record under the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thanking you,

Yours faithfully,

For CAPITAL SMALL FINANCE BANK LIMITED

**AMIT SHARMA
COMPANY SECRETARY AND COMPLIANCE OFFICER
MEMBERSHIP NO.: F10888**

Encl.: as above

Inviting applications for the 2026 edition of the Business Standard-Rahul Khullar internships

This is the fourth edition of a programme instituted jointly by *Business Standard* and the family of late Mr. Rahul Khullar, a well-regarded administrator who influenced and steered government policy in several critical areas.

The one-month internship will provide six young journalists the opportunity to work at our New Delhi office during June 2026, covering economic policy and governance issues. Each will earn a stipend of ₹30,000.

Students who are about to complete or have just completed their course from top journalism institutes can apply by writing to bsrki@bsmail.in with their profile and a 500-word statement of purpose (SOP). An internal committee of *Business Standard* will vet the applications.



Business Standard will award a certificate to the interns, and may decide – on the basis of merit, need, and performance – to offer them

jobs. The last date for accepting applications is 31 March 2026.

Please note: The application will be considered only if it is accompanied by an SOP. This is not an online or hybrid opportunity. Only those who can complete the internship in person for the entire month of June at the *Business Standard* Delhi office need apply.

Business Standard Insight Out



Punjab & Sind Bank
(A Govt. of India Undertaking)
Accounts & Audit Department, Corporate Office,
NBCC, 1st Floor Block No 3, Plate B Office Block,
East Kidwai Nagar, New Delhi - 110023

Where service is a way of life.

TENDER NOTICE

Sealed tenders are invited through GEM portal for Appointment of GST consultant for providing end to end solution and services for GST compliances and filing of GST returns in the Bank. Request for Proposal (RFP) may be downloaded from Bank's website <https://punjabandsindbank.bank.in/>. Last date and time for bid submission: **21.02.2026 by 03:00 p.m.** Any further changes related to the said Tender shall be posted on bank's website only.

Date: 30.01.2026 Chief Financial Officer

SEWA GRIH RIN LIMITED

2nd Floor, Shree Sawan Knowledge Park, D-507, TTC Industrial Area, MIDC Industrial Area, Turbhe, New Mumbai - Maharashtra - 400705 - India

PUBLIC NOTICE

Notice is hereby given that SEWA Grih Rin Limited, a Housing Finance Company registered with the National Housing Bank (NHB) and regulated by the Reserve Bank of India (RBI), has changed its name to **Sitara Housing Finance Limited**, w.e.f. **January 23, 2026**. All customers and other stakeholders of the company may take note of the same.

Authorised Officer,
Sewa Grih Rin Limited
Place: Maharashtra
Date: 30.01.2026

IIDL IFCI INFRASTRUCTURE DEVELOPMENT LTD
7th Floor, IFCI Tower, Nehru Place, New Delhi-110019

SALE OF LUXURY SERVICED APARTMENT
ON "AS-IS WHERE-IS-BASIS" AT MAYUR VIHAR, NEW DELHI.

Details of the Property	Reserve Price (Rs. Cr.)
Luxury serviced apartment with 92 keys in 3 categories along with facilities like Gymnasium, Swimming Pool, Kids Room, and Business Centre with meeting facilities. The property is constructed on freehold land measuring 4,013 m ² with total constructed area of approx. 16,680 m ²	148.90

- To sell the property, IIDL has engaged SBI Capital Markets Limited as Transaction Advisor.
- The details including Preliminary Information Memorandum (PIM) cum Request For Proposal (RFP) can be viewed/downloaded from <https://eaction.auctiontiger.net/EPROC/>, www.sbicaps.com/tenders/, www.iidindia.com and www.ifcilt.com.
- Interested Bidders (IBs) may carry out Asset due diligence by submitting a Non-disclosure Undertaking.
- IBs shall deposit Earnest Money of Rs. 7,44,50,000/- and upload their E-Tender on www.auctiontiger.in on or before 27.02.2026, 17:00 hours (IST).

January 30, 2026
Authorized Signatory
For further details please contact Mr. Kumar Bibhu, VP, SBICAPS: 7838059449



Advances
19.8% ↑
Y-o-Y

Disbursement
24.7% ↑
Y-o-Y

Deposit
18.5% ↑
Y-o-Y

CASA
35.9%
Q3 FY26

PPOP¹/PAT²
20.0%/12.6% ↑
Y-o-Y

Net NPA
1.35%
Q3 FY26

Extract of Unaudited Financial Results for the quarter and nine months ended December 31, 2025

(₹ in lacs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1.	Total Income from Operations	29,839	27,960	25,313	84,795	73,749	99,452
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4,589	4,637	4,564	13,477	13,014	17,513
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	4,589	4,637	4,564	13,477	13,014	17,513
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3,441	3,489	3,405	10,131	9,741	13,165
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)) [refer note (ii)]	-	-	-	-	-	-
6.	Paid-up Equity Share Capital	4,542	4,529	4,525	4,542	4,525	4,525
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance sheet of the previous Year	-	-	-	-	-	1,29,489
8.	Securities Premium Account	70,889	70,177	70,064	70,889	70,064	70,064
9.	Net worth ¹	1,42,058	1,38,551	1,29,471	1,42,058	1,29,471	1,33,447
10.	Paid-up Debt Capital/ Outstanding Debt	56,552	57,685	35,354	56,552	35,354	32,058
11.	Outstanding Redeemable Preference Shares ²	-	-	-	-	-	-
12.	Debt Equity Ratio ³	0.40	0.41	0.27	0.40	0.27	0.24
13.	Earnings per share (of ₹10/- each) (for continuing operations)						
13.1	Basic ₹ (non-annualised)	7.60	7.70	7.55	22.38	21.61	29.18
13.2	Diluted ₹ (non-annualised)	7.58	7.67	7.54	22.30	21.56	29.09
14.	Capital Redemption Reserve ⁴	-	-	-	-	-	-
15.	Debt Service Coverage Ratio ⁵	-	-	-	-	-	-
16.	Debt Service Coverage Ratio ⁶	-	-	-	-	-	-
17.	Interest Service Coverage Ratio ⁷	-	-	-	-	-	-

¹ Net worth is computed as per the Reserve Bank of India ("RBI") Direction No. RBI/DOR/2025-26/189 DOR, CRE REC. 108/07-03-002/2025-26 on Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025. Net worth also includes Available for Sale (AFS) Reserve. Previous period figures have been recomputed accordingly.

² The Bank has not issued any redeemable preference shares.

³ Debt-equity ratio means the ratio of total borrowings to share capital plus reserves & surplus.

⁴ As per the Companies Act, 2013, the Bank is not required to create capital/debt redemption reserve. However, the Bank has created Recovery Expense Fund Account with BSE Limited.

⁵ Being a Banking Company, Disclosure is not applicable as per SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015, as amended.

Notes:

(i) The above is an extract of the detailed format of quarter and year ended Financial Results filed with the Stock Exchanges under Regulation 33 & 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the quarter ended Financial Results are available on the websites of the Stock Exchanges, www.nseindia.com and www.bseindia.com and of the Bank www.capitalbank.in.

(ii) Information related to the total comprehensive income and other comprehensive income are not furnished as Ind AS is not yet made applicable to Bank.

(iii) The figures of the current quarter and corresponding previous quarter represent the difference between the year-to-date figures up to the end of the current period and the published figures up to the end of the previous quarter.

(iv) The other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, have been given hereunder:

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Percentage of shares held by Government of India	-	-	-	-	-	-
2	Return on Assets ¹ (annualised)	1.16%	1.26%	1.37%	1.20%	1.35%	1.35%
3	Operating Margin ²	17.32%	18.12%	18.88%	18.12%	18.79%	18.65%
4	Net Profit Margin ³	11.53%	12.48%	13.45%	11.95%	13.21%	13.24%
5	Total Debt to Total Assets ⁴	4.68%	5.04%	3.47%	4.68%	3.47%	3.17%
6	Gross NPA (₹ in lacs)	21,887	21,327	18,230	21,887	18,230	18,534
7	Net NPA (₹ in lacs)	10,844	10,748	9,060	10,844	9,060	9,184
8	% of Gross NPA	2.68%	2.70%	2.67%	2.68%	2.67%	2.58%
9	% of Net NPA	1.35%	1.38%	1.35%	1.35%	1.35%	1.30%
10	Capital Adequacy Ratio (%)	21.60%	24.23%	25.82%	21.60%	25.82%	25.39%
11	Tier-I Ratio (%)	18.61%	20.91%	21.87%	18.61%	21.87%	21.71%

¹ Return on Assets means the ratio of profit after tax to average monthly total assets.

² Operating Margin means Operating profit before provisions and contingencies to the total income.

³ Net Profit Margin means Net Profit to total income

⁴ Total Debts to Total assets means the ratio of total borrowings to total assets.

(v) The other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, pertinent disclosures have been made to the BSE Limited and National Stock Exchange of India Limited and can be accessed on the website of the Stock Exchange on www.bseindia.com, www.nseindia.com and the Bank on URL www.capitalbank.in.

(vi) The above result has been approved by the Board of Directors in its meeting held on January 29, 2026.

⁵ Excluding one time charge of ₹5.13 Cr. related to past employee services, consequent to new Labour Code implementation

Date: January 29, 2026
Place: Jalandhar

Capital Small Finance Bank

Vishwas Se Vikas Tak

Capital Small Finance Bank Limited (CIN: L65110PB1999PLC022634)
Regd. & Head Office: MIDAS Corporate Park, 3rd Floor, 37 G.T. Road, Jalandhar, Punjab, INDIA - 144 001
Tel.: 0181-505 1111, 505 2222 | E-mail: investorrelations@capitalbank.co.in | www.capitalbank.in

For and on Behalf of the Board of Directors of
Capital Small Finance Bank Limited
Sd/-
Sarjit Singh Samra
Managing Director & CEO
(DIN:0477444)



Scan for detailed financials

APAR APAR Industries Limited
(CIN : L91110GJ1989PLC012802)
Registered Office : 301, Panorama Complex, R. C. Dutt Road, Vadodara - 390 007 (Gujarat), India.
Tel. No. : (0265) 6178700, 2339906 E-mail : com.sec@apar.com URL : www.apar.com

EXTRACT OF UN-AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE THIRD QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2025

₹ in crore

Particulars	Consolidated		
	Quarter ended 31st Dec., 2025 (Reviewed)	Quarter ended 31st Dec., 2024 (Reviewed)	Nine Months ended 31st Dec., 2025 (Reviewed)
Total Income from operations	5,479.73	4,716.42	16,299.32
Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	313.08	238.56	1,006.15
Exceptional items (refer note 3)	(24.99)	-	(24.99)
Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	288.08	238.47	981.13
Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	208.93	174.92	723.53
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax))	271.15	131.63	815.83
Equity Share Capital	40.17	40.17	40.17
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet as on 31st March	-	-	-
Earnings Per Share (Face Value of ₹ 10/- each) (for continuing and discontinued operations)			
Basic (in ₹)	52.01	43.55	180.12
Diluted (in ₹)	51.92	43.55	179.85

Notes :

- The said Results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its Meeting held on 29th January, 2026.
- Additional information on Standalone financial results is as follows :**

Particulars	Quarter ended 31st Dec., 2025 (Reviewed)	Quarter ended 31st Dec., 2024 (Reviewed)	Nine Months ended 31st Dec., 2025 (Reviewed)
Total Income from Operations	5,191.58	4,509.50	15,535.59
Profit before tax	281.68	238.56	970.33
Profit for the period	207.61	176.06	719.28
Total Comprehensive Income (after tax)	269.83	129.69	803.51

- Pursuant to the notification by the Ministry of Labour & Employment on November 21, 2025 of 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 (collectively referred to as "the Labour Codes"). The Government had approved the Code on Social Security, 2020, which will impact the Group's employee benefit obligations. The Group has recognized a provision towards past service cost on gratuity and compensated absences payable to employees amounting to Rs 24.57 crores and Rs 24.99 crores in standalone and consolidated financials based on best possible estimates available, which is accounted for under "Exceptional items" in accordance with Ind AS 19 - Employee Benefits and FAQs on key accounting implications arising from the New Labour Codes issued by the Institute of Chartered Accountants of India ("ICAI") in its Standalone and consolidated financial results during the current quarter ended December 31, 2025 and is in the process of evaluating other possible impacts.
- The above is an extract of the detailed format of Statement of standalone and consolidated financial results filed with the Stock Exchanges pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Statement of standalone and consolidated financial results are available on the Stock Exchange websites www.bseindia.com (Scrip Code - 532259) and www.nseindia.com (Scrip Symbol - APARINDS) and on Company's website at the Weblink: <https://apar.com/wp-content/uploads/2026/01/Outcome-of-Board-Meeting.pdf>
- The same can be accessed by scanning the QR Code provided below.

Place : Mumbai
Date : January 29, 2026

For APAR Industries Limited
Sd/-
Kushal N. Desai
Chairman & Managing Director
DIN : 0008084

