

January 23, 2026

To, Asst. Vice President Listing & Compliance National Stock Exchange of India Limited Exchange Plaza Bandra-Kurla Complex Bandra (East) Mumbai 400 051 Scrip Code – OFSS	To, Asst. General Manager Listing & Compliance BSE Ltd. 1st Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001 Scrip Code – 532466
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Sub: Newspaper publication - Financial results for the three and nine month period ended December 31, 2025

Dear Sir,

We enclose herewith the copies of the newspaper publications of financial results for the three and nine month period ended December 31, 2025. The advertisements appeared in Business Standard (English) and Sakal (Marathi).

This extract of the newspaper advertisements will also be made available on the Company's website.

This is for your records.

Yours sincerely,

For Oracle Financial Services Software Limited**Onkarnath Banerjee**
Company Secretary & Compliance Officer

Encl: as above

MUTHOOT CAPITAL SERVICES LIMITED CIN: L67120KL1994PLC007726 Regd. Office: 3 rd Floor, Muthoot Towers, M.G. Road, Kochi - 682 035, Kerala Tel: 0484 - 6619 600, Email: secretarial@muthootcap.com, Web: www.muthootcap.com							
Statement of the Unaudited Financial Results for the Quarter and Nine months ended December 31, 2025 (₹ in lakhs except earnings per share)							
Sl. No.	Particulars	Quarter ended			Nine Months ended		
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	Year ended 31.03.2025 (Audited)
1.	Total Income from Operations	15,507.96	15,354.39	12,568.11	45,394.13	33,433.80	47,165.31
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary Items)	1,031.56	371.53	1,728.97	786.39	5,342.05	6,039.77
3.	Net Profit / (Loss) for the period before tax (after Exceptional and / or extraordinary items)	1,031.56	371.53	1,728.97	786.39	5,342.05	6,039.77
4.	Net Profit / (Loss) for the period after tax (after Exceptional and / or extraordinary items)	765.06	282.72	1,255.56	580.79	3,932.76	4,574.60
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	733.04	4,036.85	4,631.47
6.	Paid up Equity Share Capital	1,644.75	1,644.75	1,644.75	1,644.75	1,644.75	1,644.75
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year (as on 31.03.2025)	64,894.65					64,161.61
8.	Securities Premium Account	20,134.80					20,134.80
9.	Net Worth	66,539.40	65,696.01	65,211.75	66,539.40	65,211.75	65,806.36
10.	Outstanding Debt	3,19,997.66	2,99,599.11	2,56,717.23	3,19,997.66	2,56,717.23	2,85,323.23
11.	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL	NIL
12.	Debt Equity Ratio	4.81	4.56	3.94	4.81	3.94	4.34
13.	Earnings Per Share (₹ 10/- each) (for continuing and discontinued operations)						
	1. Basic (₹)	4.65	1.72	7.63	3.53	23.91	27.81
	2. Diluted (₹)	4.65	1.72	7.63	3.53	23.91	27.81
14.	Capital Redemption Reserve						
15.	Debt Redemption Reserve			NA			
16.	Debt Service Coverage Ratio						
17.	Interest Service Coverage Ratio						

Note:
(a) The above is an extract of the detailed format of Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results are available on the Company's website at www.muthootcap.com/investors, BSE Ltd. website at www.bseindia.com and National Stock Exchange of India website at www.nseindia.com.
(b) For the other items referred in Regulation 52(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to the Stock Exchanges and can be accessed at www.muthootcap.com/investors; www.bseindia.com and www.nseindia.com.

For Muthoot Capital Services Limited
Sd/-
Tina Suzanne George
Whole Time Director
DIN: 09775050

Place: Kochi
Date: January 21, 2026

Twamev Construction and Infrastructure Limited
CIN: L74210WB1964PLC026284
Registered Address: DD-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, 31st January, 2026, inter-alia, to consider, approve and take on record the Un-Audited Financial Results (both Standalone and Consolidated) of the Company for the quarter ended 31st 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 shares of the company which has been closed from 1st 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 29 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/-
Tarun 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

Zydus launches cancer drug Nivolumab's biosimilar in India

SANKET KOUL
New Delhi, 22 January

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

This comes just days after the Delhi High Court's division bench permitted Zydus 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.

Zydus stated in a regulatory filing that the biosimilar would be branded as 'Tishtha', and will be available in two dosage forms — 40 milligram (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 Opdyta in India, Nivolumab has seen significant commercial success globally. Opdyta's price typically ranges from around ₹36,000 to over ₹90,000 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 Zydus 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.

SHARLEEN D'SOUZA
Mumbai, 22 January


Adar Poonawalla, chief executive officer (CEO) of Serum Institute of India, said in an Xpost 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, 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, "RCSPL'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 is expected 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.





ADITYA BIRLA CAPITAL


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: ablamc.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) and NSE (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 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
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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 December 31, 2025	Nine month period ended December 31, 2025	Three month period ended December 31, 2024
Total Income from Operations	19,659	56,069	17,152
Net Profit for the period before tax	8,574	25,600	7,700
Net Profit for the period	6,096	17,976	5,413
Total Comprehensive Income for the period after tax	6,337	18,724	5,626
Equity Share Capital	435	435	434
Reserves excluding revaluation reserve	83,190	83,190	78,155
Earnings per equity share (face value ₹ 5 each, fully paid)			
(a) Basic (in ₹)	70.08	206.79	62.37
(b) Diluted (in ₹)	69.79	205.79	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**
(₹ in million)

Particulars	Three month period ended December 31, 2025	Nine month period ended December 31, 2025	Three month period ended December 31, 2024
Total Income from Operations	14,527	41,504	13,054
Net profit before tax for the period	7,987	22,113	6,728
Net profit for the period	6,137	16,635	4,821

- 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 and 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

Mumbai, India
January 21, 2026

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

Q&A PNB Housing Finance, which on Wednesday reported almost an 8 per cent increase in its December quarter net profit at ₹520.35 crore, sees stable asset quality and steady margins despite rate pressure, **Ajai 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 Q4FY26 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. We are already 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 Q1FY27.

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

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.

PEERZADA ABRAR

There is a long-standing demand to redefine "affordable housing." Any suggestions to 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.

