

**January 29, 2026**

**The BSE Limited**

Corporate Relationship Department  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai - 400 001

**The National Stock Exchange of India Limited**

Exchange Plaza, C-1, Block G,  
Bandra-Kurla Complex.  
Bandra (E), Mumbai - 400 051

SCRIP CODE: **543066**

SYMBOL: **SBICARD**

SECURITY: **Equity Shares/Debentures**

SECURITY: **Equity Shares**

Dear Sirs,

**Re: Disclosure under Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Newspaper Advertisements - Unaudited Financial Results of the Company for the quarter and the nine months ended December 31, 2025**

In Compliance with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed herewith copies of the Newspaper Publications of the Unaudited Financial Results of the Company for the quarter and the nine months ended December 31, 2025, published in 'Business Standard' - all editions (English and Hindi) on January 29, 2026.

The same is also being uploaded on the website of the Company at [www.sbicard.com](http://www.sbicard.com).

Kindly take the same on record.

Thanking you,

Yours faithfully,

**For SBI Cards and Payment Services Limited**

**Payal Mittal Chhabra**

**Chief Compliance Officer & Company Secretary**

**Date of Event: - January 29, 2026; Time: NA**

SBI Cards and Payment Services Ltd.

DLF Infinity Towers, Tower C,  
12th Floor, Block 2, Building 3,  
DLF Cyber City, Gurugram - 122002,  
Haryana, India

Tel.: 18001801290  
Email: [customercare@sbicard.com](mailto:customercare@sbicard.com)  
Website: [sbicard.com](http://sbicard.com)

Registered Office:  
Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower,  
E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034  
CIN - L65999DL1998PLC093849



**MAHILAN ENGINEERING PROJECTS LTD.**  
CIN: L28000DL2012PL201295  
Regd. Office: 111C, Ground Floor, South Block, Vignesh Business Park, New Delhi-110014  
Website: www.mahilanengineering.com Email: info@mahilanengineering.com

Set of Unaudited Financial Results for the Quarter and Nine Months ended on December 31, 2025

Particulars	Quarter ended 31.12.2025	Quarter ended 31.12.2024	Nine months ended 31.12.2025	Nine months ended 31.12.2024	Year ended 31.12.2024
1. Total Income from operations (Rs.)	6.79	3.89	16.35	7.95	6.79
2. Net Profit (Loss) for the period before tax (Rs.)	-0.56	-0.24	-2.95	1.11	-0.56
3. Net Profit (Loss) for the period after tax (Rs.)	-0.56	-0.24	-2.95	1.11	-0.56
4. Net Profit (Loss) for the period after tax (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
5. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
6. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
7. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
8. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
9. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
10. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
11. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
12. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
13. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
14. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
15. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
16. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
17. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
18. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
19. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
20. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
21. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
22. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
23. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
24. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
25. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
26. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
27. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
28. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
29. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
30. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
31. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
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99. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75
100. Total Comprehensive Income for the period (Rs.)	-0.57	-0.24	-3.04	2.55	-0.75

For and on behalf of the Board of Directors  
Mr. Mahesh Kumar  
Director  
Date: January 24, 2025

**SUNDARAM MUTUAL**  
Sundaram Finance Group

## Stay on track with Midcap Funds

Invest where momentum meets potential

Midcap companies represent the next generation of market leaders  
**Agile, Ambitious, and Built for Growth**

Tap into this potential through Mid Cap Funds that aim to balance opportunity and resilience

An investor education initiative by Sundaram Mutual

Consult your Mutual Fund Distributor/RIA to know more

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

**Advertorial**

## The Visibility Gap in Ecommerce: How Broken Tracking Hurts Sellers and Customers Alike

#EcommerceSimplified powered by Shiprocket

India's ecommerce ecosystem operates at massive scale, with millions of orders shipped daily across a highly fragmented logistics network. Yet delivery visibility has not kept pace with this growth. For many sellers, tracking still means basic milestone updates **picked up, in transit, out for delivery, delivered**. These static updates offer little insight into why delays occur, how couriers are performing, or whether an order is at risk before it impacts the customer.

This visibility gap has tangible consequences. Nearly 30 percent of customer support queries in ecommerce are related to order tracking, and unexplained delays can drive over 20 percent higher cancellations and returns. The challenge is not speed alone, but the lack of accurate, real-time intelligence across the delivery journey.

**Intelligence Before and After Dispatch**

At the core of this capability is Shiprocket's internal intelligence layer. Using algorithms built by Shiprocket's data science team, the platform identifies shipment shipments and lanes even before dispatch, improving pre-shipment EDD accuracy and courier allocation decisions. Once an order is shipped, EDDs are dynamically updated using live courier data combined with insights from Shiprocket's logistics operations team. This post-shipment intelligence ensures sellers are alerted early to potential delays, rather than reacting after customer dissatisfaction sets in.

**Tracking as Seller Communication and Brand Experience**

Tracking is also a critical communication layer. Through real-time webhooks, sellers receive instant updates, while customers stay informed via automated notifications. With one click, sellers can activate tracking, communication, and intelligence without operational overhead. Shiprocket's Brand Boost transforms the tracking page into a branded experience, integrating product recommendations, offers, and messaging into the post-purchase journey. Tracking becomes not just operational, but a driver of trust, engagement, and repeat business. By turning delivery data into actionable intelligence, Shiprocket is helping India's sellers close the visibility gap and scale with confidence.

**From Status Updates to Real-Time Intelligence**

Shiprocket is redefining tracking with 99.99 percent accuracy in real-time visibility across shipments. Through webhook-based tracking that works seamlessly across courier partners, sellers receive live delivery signals instead of delayed status updates, creating a single, real-time view across the logistics network.

Tracking on Shiprocket goes beyond surface-level information. Sellers gain access to shipment location with geo-coordinates, delivery attempt quality, and continuously refined estimated delivery dates (EDD) enabling clearer customer communication and faster exception management.

**Punjab & Sind Bank**  
Punjab & Sind Bank Ltd.  
B.O. Begun Bridge, Meerut-250001  
Phone: 0121-256071, 4023777 Email: m169@psb.bank.in

### POSSESSION NOTICE

**Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002**

Whereas the undersigned being the authorized officer of Punjab & Sind Bank, Samrat Heaven Branch, Meerut UP under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFESI Act, 2002) and in exercise of the powers conferred under sub-section 13(1) read with rule 3 of the security interest (enforcement) Rules 2002 issued a Demand Notice dated 30-04-2025 Calling upon the borrower/Guarantor(s) Mr. Vikas Kapoor S/O Inder Pal Singh (Borrower/Mortgagor) and Smt. Asha Kapoor W/O Mr. Vikas Kapoor (Co-Borrower) both resident of Flat No. 25/1, 1st Floor Chandrakala Enclave Near Chanakya Puri Colony Shastri Nagar District Meerut UP-250004 also at 8 A/6 Shastri Nagar Meerut UP-250004 and Sh. Kishore Kumar S/o Hari Singh (Guarantor) R/O 124 Gudam Nagar Brahmapuri Ramleela Ground Meerut U.P. 250002 to repay the amount mentioned in the notice being Rs.2086433.75 (Rupees Twenty Lacs Eighty Six Thousand Four Hundred Thirty Three and paise seventy five only) total amount inclusive of interest up to 30-04-2025 within 60 days from the date of the receipt of the said notice with future interest and incidental charges w.e.f. 01-05-2025.

The borrower having failed to repay the amount, notice is hereby given to the borrower/Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 6 of the Security Interest (Enforcement) Rules, 2002 on this 22nd day of January of the year 2026.

The borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab & Sind Bank, Samrat Heaven Branch Road Meerut, UP for an amount of Rs. 2086433.75 (Rupees Twenty Lacs Eighty Six Thousand Four Hundred Thirty Three and paise seventy five only) interest up to 30-04-2025 with further interest and incidental expenses incurred by bank w.e.f. 01-05-2025.

The borrower's attention is invited to provisions of sub-section (5) of section 13 of the Act, in respect of time available, to redeem the secured assets.

**Description of the Immovable Property**

All part and parcel of residential property, pertaining to Flat No. 25/1 1st Floor measuring area 106.45 Sq. Mtr having covered area 69.21 Sq. Mtr, Constructed on Plot No. 25 Pertaining to Kharsa No. 245 Situated at Chandrakala Enclave near Chanakya Puri Colony near Kirti Nagar, Meerut, U.P. 250004.

**Detail of Property**

Original sale deed registered in the office of Sub Registrar Sadar 1st Meerut vide Bahi No-1, Jld No-12924, Pages 371 to 400, Serial No-4438 on 06-08-2019.

Property bounded as: East- House No. 24 North- Property of other West- House No. 26 South- Rasta 25 feet wide

**Date: 22.01.2026**  
**Place: Meerut**

**Authorised Officer,**  
**Punjab & Sind Bank**

**SBI card**

## SBI CARDS AND PAYMENT SERVICES LIMITED

Regd Office: Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower, E 1,2,3 Netaji Subhash Place, Wazirpur, New Delhi - 110034,  
Tel: 0124-4589803, CIN: L65999DL1998PLC093849, E-mail: investor.relations@sbicard.com, Website: www.sbicard.com

### EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

(₹ in Crores, except per share data)

S. No.	Particulars	Quarter Ended		Nine Months Ended		Year Ended
		December 31, 2025 (Unaudited)	December 31, 2024 (Unaudited)	December 31, 2025 (Unaudited)	December 31, 2024 (Unaudited)	
1.	Total Income from Operations	5,127.26	4,618.69	14,965.15	13,398.24	18,072.22
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	749.11	517.63	2,097.27	1,862.01	2,580.68
3.	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	749.11	517.63	2,097.27	1,862.01	2,580.68
4.	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	556.64	383.23	1,557.40	1,382.10	1,916.41
5.	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	558.23	384.33	1,558.37	1,381.70	1,918.82
6.	Paid up Equity Share Capital, Equity share of ₹ 10/- each	951.58	951.35	951.58	951.35	951.36
7.	Reserves (excluding Revaluation Reserve)	-	-	-	-	12,830.36
8.	Earnings Per Share (of ₹ 10/- each) (not annualised):					
	1. Basic (₹)	5.85	4.03	16.37	14.53	20.15
	2. Diluted (₹)	5.85	4.03	16.36	14.53	20.14

a. The above is an extract of the detailed format of financial results for the quarter and nine months ended December 31, 2025 filed with the stock exchange(s) under Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results is available on the website of the stock exchange(s) ([www.bseindia.com](http://www.bseindia.com) & [www.nseindia.com](http://www.nseindia.com)) and can also be accessed on the website of SBI Cards and Payment Services Limited (<https://www.sbicard.com/en/who-we-are/financial-results> page). The same can be accessed by scanning the QR code below.

b. For disclosure under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please refer the full format of the financial results available on the website of the stock exchange(s) and the Company, as mentioned above.

c. The financial statements have been prepared in accordance with the applicable Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.

d. During the nine months ended December 31, 2025, the Company has allotted 220,446 equity shares of ₹ 10/- each pursuant to exercise of options under the approved employee stock option scheme.

Scan to view full format of the financial results

Sd/-  
Salila Pande  
Managing Director & CEO  
DIN- 10941529  
Place: Mumbai  
Date: January 28, 2026

## WARBURG PINCUS BACKED VISTAAR FINANCE RAISES INR 400 CRS IN DEBT FINANCING FROM BRITISH INTERNATIONAL INVESTMENT

- Financing will be used to deepen access to finance for women owned and operated businesses.
- It will expand Vistaar's over INR 5,000 Crs portfolio of secured long-term loans to micro and small enterprises in India.
- This will increase household incomes for underserved micro and small business entrepreneurs.

One of India's leading MSME lending institutions, Vistaar Finance, has secured a long-term loan amounting to INR 400 Crs from the UK Government's development finance institution and impact investor, British International Investment (BII), to support women enterprises and small businesses from underserved regions.

Founded in 2010 as one of the pioneers in MSME lending in India, Vistaar has helped shape the MSME finance market by providing long term loans to a segment that had previously been underserved or reliant on informal, high cost borrowing.

Vistaar's financing has enabled over 3 lakh MSMEs across 12 states in India to enhance their productive capacity and hence incomes. The company has a clear vision to serve micro and small businesses and to be catalyst in India's drive towards "Make in India". This has taken it to a strength of over 3,300 employees and an AUM of INR ~5,000 Crs.



This loan from BII comes on top of a recent primary capital infusion amounting to 870 Crs from Motilal Oswal Group, ABC Impact, Fearing Capital and Truenorth in addition to Warburg Pincus, a leading global private equity firm focussed on growth, being a major shareholder in the company.



युनावी रैली को संबोधित करने जा रहे थे महाराष्ट्र के उप मुख्यमंत्री, बारामती हवाई अड्डे पर उतरते समय हुई दुर्घटना

**सहित उपलब्ध नहीं है - 151,**  
**विभाग- 44, मुद्रांक-122023 फोन- 0124-4048337**  
**मुद्रांक**  
 यह शुविम 29.01.2026 को होने वाली  
 है-नीलाग्री क संदर्भ में है, ज्ञा 27.12.2025 का  
 इस समयावध पर में प्रकाशित हुई थी। जिसका  
 क्रमांक 5. **छिद्रा खान** / सं. 5 प्रमाणपत्र  
 परीक्षादाता शाखा की संघर्ष की नीलाग्री, बैंक  
 द्वारा अप्रतिहार्य कार्यों से बायस लेती गई है।  
 अन्य नियम व सॉट यथावत रहेंगी।

Sd/-  
Salila Pande  
Managing Director & CEO  
DIN:- 10941529  
Place: Mumbai  
Date: January 28, 2026

[illegible]