

January 24, 2026

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

BSE Limited  
Department of Corporate Services,  
Pheroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 001

**Symbol: URBANCO**

**Scrip Code: 544515**

**Sub.: Disclosure under Regulation 30 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Newspaper Publication - Financial Results for the quarter and nine months ended December 31, 2025**

Dear Sir/ Ma'am,

In compliance with Regulation(s) 30, 47 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find enclosed herewith newspaper clippings for the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and nine months ended December 31, 2025, published today, i.e. January 24, 2026, in the following newspapers:

- Financial Express - English (all India editions)
- Jansatta - Hindi (all India editions)

The above information will also be hosted on the Company's website viz.  
<https://investorrelations.urbancompany.com/>

This is for your information and records.

Thanking you,

**For Urban Company Limited**  
(Formerly UrbanClap Technologies India Limited and  
UrbanClap Technologies India Private Limited)

**Sonali Singh**  
**Company Secretary and Compliance Officer**  
**Membership No.: A26585**

*Encl.: As above*

---

**Urban Company Limited**  
(Formerly known as UrbanClap Technologies India Limited & UrbanClap Technologies India Private Limited)

REGISTERED OFFICE:

Unit No. 8, Ground Floor,  
Rectangle 1, D4, Saket District Centre,  
New Delhi, 110017, Delhi, India

CORPORATE OFFICE:

7<sup>th</sup> & 8<sup>th</sup> Floor, Go Works,  
Plot 183, Rajiv Nagar, Udyog Vihar  
Phase 1, Sector 20,  
Gurgaon - 122016, Haryana, India



'MOVE WILL IMPACT 2.66% OF EXPORTS ADDITIONALLY'

# Govt plays down new EU tariff order

MUKESH JAGOTA  
New Delhi, January 23

THE EUROPEAN UNION'S listing of India's major export sectors like textiles and garments, plastics, chemicals and base metals for suspension of tariff preferences in the 2026-2028 period has stirred a row.

While experts and industry executives raise an alarm as the listed sectors account for over 80% of India's merchandise shipments to the 27-country Customs bloc, the government has played it down, saying the latest move by Brussels will impact only 2.66% of India's exports additionally.

The EU has been gradually withdrawing Generalised Scheme of Preferences (GSP) tariff benefits for Indian goods for nearly a decade. The roll-back of preferential tariffs was in keeping with the export volumes reaching specified thresholds to "graduate" out of the tariff relief.

"The same list was extended as per regulations released on December 1, 2025. From January 1, 2026, GSP preferential

## ALARM BELLS

■ Bloc listed India's major export sectors like textiles, garments for suspension of tariff preferences



■ Experts and industry executives have raised alarm

duties will be suspended for the same list of products until December 31, 2028," the commerce ministry said.

"Since 2016 the EU has been gradually suspending GSP tariff preferences for India and other developing countries. As a result of this phased reduction for 2024-25 nearly 47% of India's exports valued at \$ 35.6 billion are outside the GSP and only 53% or \$ 40.2 billion remain eligible," an official said. But analysts point out that the GSP is being phased out not just in terms of products, but also by the degree of withdrawal of the tariff concessions. The timing of the latest notification -- an FTA

between EU and India is set to be concluded next week -- and its "lack of clarity" also caused concerns.

"Brussels must specify exactly which products have lost GSP benefits during 2026-2028. Things need to be explained at the tariff-line levels. Without such precision, the notification creates ambiguity for exporters, policy makers and investors," Ajay Srivastava, founder, GTRI, a trade policy think tank, said.

GSP makes an exporter eligible for tariff rates lower than the common most favoured nation (MFN) in the EU markets.

## SDHI bags \$227-mn chemical tanker order from European firm

PRESS TRUST OF INDIA  
New Delhi, January 23

SWAN DEFENCE AND Heavy Industries (SDHI) on Friday said it has bagged a \$227 million (around ₹ 2,080 crore) contract from Europe-based Rederiet Stenersen AS.

The company has received the order to manufacture and supply six 18,000 DWT (dead-weight tonnage) IMO Type II chemical tankers.

Industries, in a statement, said the order valued at \$227 million is one of India's largest single commercial shipbuilding orders and the first chemical tanker order placed with an Indian shipyard.

The firm has received the order to manufacture and supply six 18,000 DWT IMO Type II chemical tankers

Swan Defence and Heavy Industries, in a statement, said the order valued at \$227 million is one of India's largest single commercial shipbuilding orders and the first chemical tanker order placed with an Indian shipyard.

The contract bagged from

European shipowner Rederiet Stenersen AS also includes an option for six additional vessels.

The first vessel is scheduled for delivery within 33 months, with subsequent deliveries planned at regular intervals. Each tanker will have an overall length of approximately 150 metres and a beam of approximately 23 metres.

The vessels will be designed by Marinform AS and StoGda Ship Design & Engineering and classed by DNV.

The report highlights a continued emphasis on capital

## Jan economic activity picks up pace despite tariff pain

BLOOMBERG  
January 23

INDIA'S ECONOMIC ACTIVITY accelerated in January, a flash survey by HSBC Holdings showed, supported by strong domestic demand despite high US tariffs weighing on growth prospects.

The manufacturing purchasing managers' index rose to 56.8 from 55 in December, while the services purchasing managers' index climbed to 59.3 from 58. That drove the composite index up to 59.5, compared with 57.8 in December.

Steep US tariffs and protracted trade negotiations



with Washington have weighed on prospects for India, Asia's third-largest economy and the fastest-growing major one in the world.

US President Donald Trump has slapped 50% tariff on shipments from India,

partly over its purchase of Russian oil. "Despite the rise in the manufacturing PMI, January's figure remained below the 2025 average," Pranjal Bhandari, chief India economist at HSBC, said. Growth in new orders was led by a faster pickup in domestic orders, she said.

The indices, reflecting business confidence in the economy, are based on preliminary surveys.

The data may be revised when final PMI figures are released next month. A reading above 50 indicates expansion in economic activity, while a print below that indicates contraction.

## DoT allocates spectrum for V2V communication

THE DEPARTMENT OF

Telecommunications (DoT) has allocated 30 GHz radio frequency for development of vehicle-to-vehicle (V2V) communication systems that will be deployed on four-wheelers in phases, Road Transport and Highways Minister Nitin Gadkari said on Friday.

The development of vehicle-to-vehicle communication systems will help reduce road accidents and fatalities, the minister informed the Consultative Committee of Parliament in a meeting. Earlier, an official had said the system will be rolled

out this year itself. Vehicle-to-vehicle communication systems are presently available in select countries. This system will allow vehicles to communicate with each other using radio signals on their own without going into any other wireless communication network.

Standards for the system and devices are being worked out with the automobile manufacturers and once they are finalised they will be notified. The cost of installing the system will come to around ₹ 5,000 to ₹ 7,000.

—FE BUREAU

## URBAN COMPANY LIMITED

(Formerly known as UrbanClap Technologies India Limited & UrbanClap Technologies India Private Limited)

CIN: L74140DL2014PLC274413

Registered Office: Unit No. 08, Ground Floor, Rectangle 1, D4, Saket District Centre, New Delhi - 110017, India

Corporate Office: 7th & 8th Floor, Go Works, Plot 183, Rajiv Nagar, Udyog Vihar, Phase 1, Sector 20, Gurugram - 122016, Haryana, India

Telephone: +91 11 444 570 56; Email: cs@urbancompany.com;

Website: www.urbancompany.com

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

The Unaudited Standalone and Consolidated Financial Results for the quarter and nine months ended December 31, 2025 ("Financial Results") have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on Friday, January 23, 2026.

The detailed Financial Results are available on the website of the stock exchanges at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and also on the Company's website at <https://investorrelations.urbancompany.com/financials> and can be accessed by scanning the QR Code.



For Urban Company Limited

Sd/-

Abhiraj Singh Bhal

Chairperson, Managing Director and CEO

DIN: 07005253

**KVB Karur Vysya Bank**  
Smart way to bank

## Unaudited Financial Results Q3 FY 2025-2026

[www.kvb.bank.in](http://www.kvb.bank.in) | 1860 258 1916 | Follow us on:

## UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31<sup>ST</sup> DECEMBER 2025 (₹ IN LAKH)

TOTAL BUSINESS ₹2,11,647 CR	PARTICULARS	Quarter Ended	Year Ended
TOTAL DEPOSITS ₹1,14,595 CR	1. Total income from Operations	31.12.2025	31.03.2025
TOTAL ADVANCES ₹97,052 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	Unaudited	Audited
NET PROFIT FOR THE QUARTER ₹690 CR	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	330313	295344
ROA 2.05%	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	90057	66783
NIM 3.99%	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	90057	66783
Net NPA 0.19%	6. Paid - up Equity Share Capital	68996	49602
PCR 96.56%	7. Reserves (excluding Revaluation Reserve)	Not applicable	194164
	8. Securities Premium Amount		
	9. Net Worth	19332	16100
	10. Paid up Debt Capital/ Outstanding Debt ( %)	1176852	1176852
	11. Outstanding Redeemable Preference Shares	(As on 31.03.2025)	(As on 31.03.2024)
	12. Debt Equity Ratio	Not applicable	
	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*	1353332	1131433
	a. Basic (₹)	7.14	5.14
	b. Diluted (₹)	7.14	5.13
	14. Capital Redemption Reserve	Not applicable	20.10
	15. Debenture Redemption Reserve		
	16. Debt Service Coverage Ratio		
	17. Interest Service Coverage Ratio		20.10

\*Not annualized for the quarter

Note: 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 Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results is available on the website of the Bank [https://www.kvb.bank.in/about-us/financial-performance/](http://www.kvb.bank.in/about-us/financial-performance/) and stock exchanges at <http://www.nseindia.com> and <http://www.bseindia.com>. For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the National Stock Exchange and can be accessed on <http://www.nseindia.com>.

Place: Karur | Date: January 23, 2026

THE KARUR VYSYA BANK LIMITED, Registered & Central Office, No.20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639 002. Tel No: 04324-269441 | E-mail: [kvb\\_sig@kvbmail.com](mailto:kvb_sig@kvbmail.com) | CIN No: L65110TN1916PLC001295

For and on behalf of Board of Directors,

**B Ramesh Babu**

MD & CEO

(DIN:06900325)

