



October 17, 2025

The Manager- Listing
National Stock Exchange of India Limited
(NSE: WIPRO)

The Manager- Listing
BSE Limited
(BSE: 507685)

Dear Sir/Madam,

Sub: Newspaper Advertisement - Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the copies of the newspaper advertisement published in the Financial Express and Kannada Prabha, are enclosed herewith. The same has been made available on the Company's website at www.wipro.com.

Thanking You,

For Wipro Limited

**M Sanaula Khan
Company Secretary**

ENCL: As above

Registered Office:

Wipro Limited T : +91 (80) 2844 0011
Doddakannelli F : +91 (80) 2844 0054
Sarjapur Road E : info@wipro.com
Bengaluru 560 035 W : wipro.com
India C : L32102KA1945PLC020800



Higher interest income, lower expenses boost IOB profit

FE BUREAU
Chennai, October 16

INDIAN OVERSEAS BANK (IOB) on Thursday reported a 58% year-on-year jump in its net profit for the September quarter to ₹1,226 crore, supported by higher interest income and lower operating expenses. The lender has maintained a ₹1,000-crore-plus quarterly profit for the third consecutive quarter.

Interest income rose 15% year-on-year to ₹7,849 crore while interest expenses grew 11% to ₹4,789 crore. Consequently, net interest income (NII) increased 21% to ₹3,059 crore. Domestic net interest margin (NIM) improved to 3.35% compared with 3.21% in the year-ago period and

REPORT CARD

| IOB Q2 Scorecard | (₹ cr) | Q2FY25 | Q2FY26 | % change |
|---------------------|--------|----------|----------|----------|
| Net Profit | 58 | 777 | 1,226 | 157 |
| Net Interest Income | 21 | 2,538 | 3,059 | 20 |
| Total Deposits | 9 | 3,10,652 | 3,39,066 | 9 |
| Gross Advances | 21 | 2,30,149 | 2,77,968 | 21 |
| Gross NPA (%) | | 3 | 2 | -33 |

Source: Company financials

3.17% in the June quarter. Total advances expanded 21% to ₹2.78 lakh crore while deposits rose 9% to ₹3.39 lakh

crore. The bank's total business crossed the ₹6-lakh-crore milestone, reaching ₹6.17 lakh crore at the end of the quarter,

up 14%. Retail advances surged 45% to ₹78,765 crore while agricultural advances grew 27% to ₹83,023 crore. Advances to the MSME sector increased 17% to ₹48,494 crore. However, corporate advances fell 3% to ₹50,132 crore. Retail, agriculture, and MSME loans together now account for 81% of the total loan book up from 76% in Q2FY25.

Managing Director and CEO Ajay Kumar Srivastava said the retail and agricultural loan portfolios are expected to surpass the ₹1 lakh-crore mark each during FY26.

Low-cost current and savings account (CASA) deposits rose 4% to ₹1.37 lakh crore while retail term deposits grew 15% to ₹1.71 lakh crore.

● AJAY KUMAR SRIVASTAVA, MD & CEO, INDIAN OVERSEAS BANK

'MCLR-linked loans to account for 54% of our book by year-end'

Indian Overseas Bank has reported a ₹1,000-crore-plus profit for the third consecutive quarter. MD and CEO Ajay Kumar Srivastava tells Narayana 'about the key drivers behind this growth, the bank's shift towards high-margin loans, and its preparedness to meet the expected credit loss (ECL) framework. Excerpts:

Deposit growth lagged a 9% even as advances rose 21% in Q2.

Deposit growth should ideally be in line with credit growth, but that is not happening for the last six seven quarters. Credit growth is essential — without it, there is no income or profitability. To bridge the gap between credit and deposit growth, we are borrowing from the market. We are getting refinancing from Sidi and Nabard at affordable rates. Through these measures, we are meeting our credit requirements and maintaining our credit-to-deposit ratio in the 80–85% range.

What is your strategy to increase deposits? CASA deposit mobilisation is a challenge for the entire industry, and IOB is no exception. One of the strategies is onboarding more customers. In the last two-and-a-half years, we have added around

8.5 million customers, with balances of over ₹24,000 crore in the CASA accounts. In H1FY26 alone, we added 2.1 million CASA customers, who together hold balances of ₹7,100 crore as of now. The growth in CASA deposits is happening, though not at the desired level — but importantly, we aren't de-growing.

What's the impact of repo rate cuts on your business?

The repo rate has been reduced by 1% in the last six months. Earlier, about 60% of our total credit portfolio was linked to the repo rate, which meant 60% of the portfolio will be directly impacted by the 1% reduction in terms of interest income. We worked our strategy, and as a result, the share of repo-linked loans has come down to 46% from nearly 60% five-six months ago. This share of MCLR-linked loans has increased from 40% to 49%. Interest rate reduction happens in MCLR as well, but with a lag, which gives us some time to recover. Having said that, we

need to maintain a balance. Two years from now, if repo rates start rising again, we will have to shift back to repo-linked loans. At present, MCLR-linked loans are more beneficial for us, and by the end of the year, their share could rise to around 53–54%.

Has the GST rate cut helped spur retail loan demand?

There's a lot of enthusiasm and increased inquiries from customers, and it's clearly visible in our retail lending. Our retail advances have grown by 45% year-on-year to ₹78,765 crore. It has grown by almost ₹8,000 crore between June and September. Growth is happening, and we believe this GST reduction will further spur demand. We expect our retail book to reach ₹1 lakh crore by the end of FY26.

How prepared are you

for ECL norms? Our teams are working on to assess the full impact. Broadly, we have estimated that the additional provisioning requirement may go up to around ₹2,800 crore, to be provided over four years. Since we are generating good profits, we plan to create a buffer so that when the D-Day comes, we have a cushion of ₹3,000–4,000 crore, or whatever is required. However, giving a specific number at this stage may be a bit dicey.

Net interest margin has improved to 3.35%.

It's a result of three factors. First, we consciously shifted our credit base from repo-linked to MCLR-linked loans. Second, we have focused on quality lending. Our credit has grown around 20% year-on-year, boosting interest income. Third, and most importantly, we revisited our deposit rates and re-priced them according to market dynamics and our requirements. Going forward, we expect to maintain NIM in the 3.2–3.25% range.



WE REVISITED OUR DEPOSIT RATES AND REPRICED THEM ACCORDING TO MARKET DYNAMICS AND OUR REQUIREMENTS

SBI, Nabard to raise ₹14.5K cr via bonds today

STATE BANK OF INDIA and the National Bank for Agriculture and Rural Development (Nabard) will raise ₹14,500 crore through bonds on Friday.

SBI will raise up to ₹7,500 crore through 10-year Tier II bonds, while Nabard will raise up to ₹7,000 crore through bonds. —FE BUREAU

TATA POWER

THE TATA POWER COMPANY LIMITED

Corporate Identity No. (CIN): L2820MH1919PLC00567
Regd. Office: Bombay House, 24, Hornby Road, Mumbai-400 001.
Tel: +91 22 66563322. Email: investor@tatapower.com Website: www.tatapower.com

NOTICE TO SHAREHOLDERS

Investor Education and Protection Fund (IEPF) has launched a 100-day campaign titled "Saksham Niveshak", aimed at enhancing investor awareness, encouraging shareholders to update their KYC details and facilitating the claim of unpaid/unclaimed dividends and shares before their transfer to the Investor Education and Protection Fund (IEPF).

In line with this initiative, the Company through its various communications continues to urge the shareholders to claim their unpaid/unclaimed dividends by updating their KYC details (including PAN bank account, contact information, nomination or signature). Shareholders are requested to complete the updates as detailed below:

| Shares held in | Required Action |
|----------------|--|
| Demat form | 1. Update KYC details with your Depository Participant (including bank account number, bank name and branch, IFSC code and PAN) and nomination. 2. Submit a self-attested copy of the Client Master List (CML). |
| Physical form | Submit: 1. Forms (SR-1, SR-2, SR-3 or SR-13 (Nomination Form), duly filled as per instructions, along with supporting KYC documents available at KYC Downloads. 2. Original cancelled cheque bearing your name, and 3. Other supporting documents, if applicable. These forms are also available at: https://investor.mega.mfg.com/kyc-downloads.htm |

Documents may be submitted to the Company or its Registrar and Transfer Agent (RTA) at the address below:

Company: The Nodal Officer, The Tata Power Company Limited Bombay House, 24, Hornby Road, Mumbai-400 001.
Tel No: +91 22 66563322
Email: investor@tatapower.com / rtabombay@tatapower.com

RTA: MFG Intime India Private Limited (Formerly Intime India Private Limited), Plot No. 1, Block 47 Park, Lal Bahadur Shastri Marg, Vikhroli (West), Mumbai 400 053.
Tel No: +91 810118484
Website: www.mfg.com
Email: investor@tatapower.com / rtabombay@tatapower.com
Raisaon@investor.mfg.com
https://investor.mega.mfg.com/holdings/Service_Request.html

For The Tata Power Company Limited

Sd/-
Vijay S. Patil
Company Secretary

CONSOLIDATED FINVEST & HOLDINGS LIMITED

CIN: L32709UP1993PLC04514
Registered Office: 110, K.K. Mohan Chowdhury Road, P.D. Dewshi, Dist. Jalgaon (382401)
Head Office: Plot No. 11, Sector 8, Loyal Shopping Complex, Vasant Kunj, New Delhi 110 070
Tel: 011-40227100. Email: info@consolidated.com Website: www.consolidated.com

NOTICE TO SHAREHOLDERS

1. '100 Days Campaign - "Saksham Niveshak" - For KYC and Invested update to prevent transfer of Unpaid/Unclaimed dividends to Investor Education and Protection Fund (IEPF).
Notice is hereby given that, the Investor Education and Protection Fund Authority (IEPFA), Ministry of Corporate Affairs (MCA) by its circular dated 15th July, 2025 has requested Companies to launch a 100 days Campaign - "Saksham Niveshak", to reach out to shareholders whose dividend remains unpaid/unclaimed. The shareholders are informed that the objective of this Campaign is to facilitate the updating of KYC details of the Shareholders of the Company. Those shareholders who wish to update their KYC details are requested to download the KYC updation form from <http://www.consolidated.com/mega/updates>. KYC updation form is to be submitted to the Registrar and Transfer Agent (RTA) at following address: MFG Intime India Private Limited, Noble Heights, 1st Floor, Plot No. NH-2, C-1 Block, Near Savitri Market, Janakpuri, New Delhi-110058. Website: www.investor.mfg.com. Email: investor@investor.mfg.com Tel: 011-49410000/113

Further, Shareholders holding shares in dematerialized form are requested to contact their respective Depository Participant (DP) to update the KYC details. Details of the shareholders whose dividend was transferred to Unpaid Dividend Account are made available on the website of the company at <http://www.consolidated.com>. Investor relations team in accordance with this scheme, during this 100 days campaign from 28th July, 2025 to 05th November, 2025 all the eligible shareholders are requested to update their KYC details at the earliest in order to claim their unclaimed dividends and prevent their shares and dividend amount from being transferred to the IEPF Authority. To support the success of this campaign, it is requested to submit the documents before 05th November, 2025.

2. **SPECIAL WINDOW FOR RE-LOGGEMENT OF TRANSFER REQUEST OF PHYSICAL SHARES.**
Pursuant to SEBI Circular No. SEBI/HO/IRSD/IRSD-PoP/IC/2025/07, dated July 02, 2025, the Company is pleased to offer one-time special window for physical shareholders to submit re-ownership request for the transfer of shares. The Special Window will be open from July 07, 2025 to January 06, 2026 and is applicable to cases where original share transfer requests were lodged prior to April 01, 2019 and were unclaimed/deferred or rejected due to deficiencies in documentation, process or any other reason. The shares re-logged for transfer will be processed only in dematerialized form during this window. Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) MFG Intime India Private Limited, Noble Heights, 1st Floor, Plot No. NH-2, C-1 Block, Near Savitri Market, Janakpuri, New Delhi-110058.

UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE.
The Shareholders who are holding shares in physical form are requested to update their KYC and also requested to convert their physical share Certificates into dematerialized form (electronic form). The shareholders are also requested to claim their unclaimed dividend amounts, otherwise, the same will be transferred to Investor Education and Protection Fund Authority (IEPFA) after expiry of seven years along with the Shares Incompletely.

By Order of the Board of Directors
For Consolidated Finvest & Holdings Limited

Sd/-
AnilKasthal
(Company Secretary)
FCS-4592

Date: New Delhi
Date: 09th October, 2025

EXTRACT OF AUDITED FINANCIAL RESULTS OF WIPRO LIMITED AND ITS SUBSIDIARIES FOR THE QUARTER ENDED AND HALF YEAR ENDED SEPTEMBER 30, 2025



Consolidated Audited Financial Results of Wipro Limited under IFRS

(₹ in millions, except per share data, unless otherwise stated)

| Particulars | Quarter ended September 30, 2025 | Half year ended September 30, 2025 | Quarter ended September 30, 2024 |
|---|----------------------------------|------------------------------------|----------------------------------|
| Revenue from operations | 226,973 | 448,319 | 223,016 |
| Profit before tax | 42,824 | 85,407 | 42,778 |
| Profit after tax | 32,624 | 65,989 | 32,266 |
| Total comprehensive income for the period | 43,132 | 83,333 | 37,116 |
| Paid-up equity share capital (Par value of ₹ 2 per share) | 20,968 | 20,968 | 10,463 |
| Reserves excluding non-controlling interest* as shown in the Audited Statement of Financial Position | 807,365 | 807,365 | 739,433 |
| Earnings per equity share (Par value of ₹ 2 per share) (EPS for quarter ended and half year ended periods are not annualized) | | | |
| Basic: (in ₹) | 3.10 | 6.28 | 3.07 |
| Diluted: (in ₹) | 3.09 | 6.26 | 3.06 |

* Balance for the quarter ended September 30, 2025 and half year ended September 30, 2025 represent balances as per the audited consolidated statement of financial position for the year ended March 31, 2025 and balance for the quarter ended September 30, 2024 represent balances as per the audited consolidated statement of financial position for the year ended March 31, 2024, as required by the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The audited consolidated financial results of the Company for the quarter ended and half year ended September 30, 2025 have been approved by the Board of Directors of the Company at its meeting held on October 16, 2025. The statutory auditors have expressed an unmodified audit opinion.

Financial Results of Wipro Limited under Ind AS

The financial results are prepared in accordance with Indian Accounting Standards ("Ind AS"), the provisions of the Companies Act, 2013 ("the Companies Act"), as applicable and guidelines issued by the Securities and Exchange Board of India ("SEBI"). The Ind AS are prescribed under Section 133 of the Act read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and amendment rules issued thereafter.

Consolidated Audited Financial Results of Wipro Limited under Ind AS

(₹ in millions, except per share data, unless otherwise stated)

| Particulars | Quarter ended September 30, 2025 | Half year ended September 30, 2025 | Quarter ended September 30, 2024 |
|---|----------------------------------|------------------------------------|----------------------------------|
| Revenue from operations | 226,973 | 448,319 | 223,016 |
| Profit before tax | 42,824 | 85,407 | 42,778 |
| Profit after tax | 32,624 | 65,989 | 32,266 |
| Total comprehensive income for the period | 42,964 | 83,148 | 37,093 |
| Paid-up equity share capital (Par value of ₹ 2 per share) | 20,968 | 20,968 | 10,463 |
| Reserves excluding non-controlling interest* as shown in the Audited Balance Sheet | 802,697 | 802,697 | 734,880 |
| Earnings per equity share (Par value of ₹ 2 per share) (EPS for quarter ended and half year ended periods are not annualized) | | | |
| Basic: (in ₹) | 3.10 | 6.28 | 3.07 |
| Diluted: (in ₹) | 3.09 | 6.26 | 3.06 |

* Balance for the quarter ended September 30, 2025 and half year ended September 30, 2025 represent balances as per the audited consolidated balance sheet for the year ended March 31, 2025 and balance for the quarter ended September 30, 2024 represent balances as per the audited consolidated balance sheet for the year ended March 31, 2024, as required by the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The audited consolidated financial results (under Ind AS) of the Company for the quarter ended and half year ended September 30, 2025 have been approved by the Board of Directors of the Company at its meeting held on October 16, 2025. The statutory auditors have expressed an unmodified audit opinion.

Standalone Audited Financial Results of Wipro Limited under Ind AS

(₹ in millions, except per share data, unless otherwise stated)

| Particulars | Quarter ended September 30, 2025 | Half year ended September 30, 2025 | Quarter ended September 30, 2024 |
|---|----------------------------------|------------------------------------|----------------------------------|
| Revenue from operations | 177,700 | 349,654 | 172,262 |
| Profit before tax | 35,147 | 80,323 | 37,563 |
| Profit after tax | 26,142 | 63,103 | 27,447 |
| Total comprehensive income for the period | 23,336 | 60,677 | 27,176 |

The audited standalone financial results (under Ind AS) of the Company for the quarter ended and half year ended September 30, 2025 have been approved by the Board of Directors of the Company at its meeting held on October 16, 2025. The statutory auditors have expressed an unmodified audit opinion.

Vide its order dated June 06, 2025, the Hon'ble National Company Law Tribunal, Bengaluru bench, approved the scheme of amalgamation for the merger of wholly owned subsidiaries Wipro HR Services India Private Limited, Wipro Overseas IT Services Private Limited, Wipro Technology Product Services Private Limited, Wipro Trademarks Holding Limited and Wipro VLSI Design Services India Private Limited with Wipro Limited. As per the said scheme, the appointed date is April 1, 2025. The Scheme has been accounted for under the "Pooling of Interests Method" as prescribed under Appendix C of Ind AS 103, "Business Combinations" as per the terms of the court order. Prior period numbers have been restated to give effect as if this merger had occurred from the beginning of the preceding period in the financial statements i.e. April 01, 2024.

Note:
1. 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 Bombay Stock Exchange website (URL: www.bseindia.com), the National Stock Exchange website (URL: www.nseindia.com) and on the Company's website (URL: www.wipro.com).



By Order of the Board,
For Wipro Limited
Place: Bengaluru
Date: October 16, 2025
Rishad A. Premji
Chairman

Registered Office: Wipro Limited, Doddakannelli, Sarjapur Road, Bengaluru - 560 035, India
Website: wipro.com | Email: info@wipro.com | Tel: +91-80-2844 0011; Fax: +91-80-2844 0054
CIN: L32102KA1945PLC020800

