

Ref No: 19/SE/CS/OCT/2026-27



Date: October 30, 2026

To,

Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001	Listing & Compliance Department National Stock Exchange of India Limited Exchange Plaza, 5th Floor Plot No. C/1, “G” Block Bandra- Kurla Complex Bandra(E), Mumbai- 400051
BSE Scrip Code: 544020	NSE Symbol: ESAFSFB

Dear Sir/ Madam,

Sub: Intimation about Newspaper Publication of Unaudited Standalone Financial Results for the Quarter and Half Year Ended September 30, 2026

We hereby inform you that pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Unaudited Standalone Financial Results of the Bank for the quarter and half year ended September 30, 2026 were published and appeared today, October 30, 2026, in all editions of "Business Line", "Business Standard", "Economic Times", "Financial Express" and "Times of India", English Newspapers and all editions of "Mathrubhumi", "Malayala Manorama" and "Deepika", Malayalam Newspapers. Requesting you to take the same on records.

A copy of the same is enclosed herewith.

Requesting you to take the same into your records.

Thanking you,

Yours Faithfully,

For ESAF Small Finance Bank Limited

Ranjith Raj P

Digitally signed by Ranjith
Raj P
Date: 2026.10.30 13:22:45
+05'30'

Ranjith Raj. P
Company Secretary and Compliance Officer

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur – Palakkad National Highway, Thrissur – 680 651, Kerala.

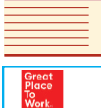
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Gujarat Informatics Limited
Block No. 2, 2nd Floor, Karmayogi Bhavan,
Sector 10, Gandhinagar-382010 (Gujarat).
Phone: 079-23256022, Fax: 079-23238925

NOTICE INVITING BID
GIL invites Bids through E-tendering route for Bid for Selection of a Service Provider for Provisioning of High-Density Managed Wi-Fi and Redundant Internet Connectivity Services on a Rental Basis for Vibrant Gujarat Global Summit 2027 at Helipad Exhibition Centre, Gandhinagar. Tender No. HWT19102026/ Tender ID: 357041 interested parties may visit <http://www.gil.gujarat.gov.in> or <https://tender.nprocure.com> for eligibility criteria & more details about the bid.

- Managing Director



APPOINTMENTS



SIDBI
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)

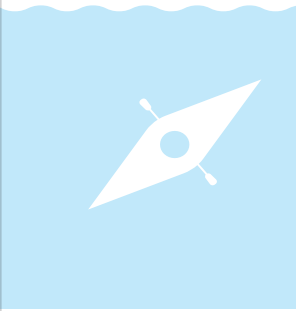
Advertisement No. 07/ 2026-27
Engagement of Specialist Officers on Contractual Basis (Full-time)- 2026-27
SIDBI, the Principal Financial Institution for MSME sector, invites application from eligible and suitable candidates for the following posts on full time Contractual basis, as detailed below:-

Sr No	Post	Post Code	Total Vacancies	Reservations						
				UR	EWS	OBC	SC	ST	PwBD*	
(i)	Credit & Business Development Officer (CBDO)	01	32	14	03	08	05	02	01	01
(ii)	Data Privacy and Consent Manager (DPCM)	02	01	01	-	-	-	-	01	-

Last date of receipt of complete applications is **November 19, 2026**. Detailed advertisement containing eligibility criteria, remuneration, place of posting, selection process etc. and application form is available on SIDBI's website www.sidbi.in under Career and Recruitment Section. Any modification thereto shall be hosted on SIDBI's website only.
*For more details, please refer to the detailed advertisement.

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TARA CHAND INFRALOGISTIC SOLUTIONS LIMITED
Corporate Identification Number: L63090CH2012PLC033556
Regd. Office: PLOT NO. 342, INDUSTRIAL AREA, PHASE-1, CHANDIGARH-160002
Tel: 08146668129 | Website: www.tarachandindia.in
Email: cs@tarachandindia.in

Statement of Un-Audited Standalone and Consolidated Financial Results for the Quarter and Half year ended September 30, 2026

The Un-audited Standalone & Consolidated Financial Results of Tara Chand InfraLogistic Solutions Limited for the Quarter and Half year ended September 30, 2026, have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on Thursday, October 29, 2026.

The Un-audited Standalone & Consolidated Financial Results for the Quarter and Half year ended September 30, 2026,are made available on the Stock Exchange website (www.nseindia.com) and on the Company's website <https://tarachandindia.in/wp-content/uploads/2026/10/Q2-Results-.pdf>

The same can be accessed by scanning the QR code provided below.



SCAN ME

Place: Chandigarh
Date: October 29, 2026

For Tara Chand InfraLogistic Solutions Limited
Sd/-
Vinay Kumar
(Managing Director)
DIN: 00151567



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EXTRACT OF THE DETAILED FORMAT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2026

Sl. No.	Particulars	Quarter ended 30 th Sept. 2026	Quarter ended 30 th June 2026	Quarter ended 30 th Sept. 2025	Half year ended 30 th Sept. 2026	Half year ended 30 th Sept. 2025	Year ended 31 st March 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	1,38,804	1,34,601	96,498	2,73,405	1,98,835	4,34,823
2	Net Profit/(Loss) for the period/ year before Tax	21,450	10,702	(15,542)	32,152	(26,462)	(22,840)
3	Net Profit/(Loss) for the period/ year after Tax	16,017	8,008	(11,581)	24,025	(19,703)	(16,640)
4	Total Comprehensive Income for the period/ year	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Paid up Equity Share Capital	51,612	51,595	51,551	51,612	51,551	51,566
6	Reserves Excluding (Revaluation Reserves)	-	-	-	-	-	1,26,438
7	Share Premium	78,212	78,176	77,952	78,212	77,952	78,028
8	Net Worth	2,02,324	1,86,382	1,74,850	2,02,324	1,74,850	1,78,004
9	Outstanding Debt	1,78,367	2,11,267	2,11,280	1,78,367	2,11,280	2,75,274
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Debt Equity Ratio	0.83	0.96	0.66	0.83	0.66	0.98
12	Earnings Per Share (EPS) (Face Value of ₹ 10/- each)* - Basic (₹)	3.10	1.55	(2.25)	4.66	(3.82)	(3.23)
	- Diluted (₹)	3.10	1.55	(2.24)	4.65	(3.81)	(3.22)
13	Total Debts ** to Total Assets	5.46%	6.72%	7.79%	5.46%	7.79%	8.92%
14	Capital Adequacy Ratio - Basel II	24.14%	23.86%	22.43%	24.14%	22.43%	22.22%
15	% of Gross NPA to Gross Advances	2.84%	5.40%	8.54%	2.84%	8.54%	5.41%
16	% of Net NPA to Net Advances	0.34%	0.83%	3.83%	0.34%	3.83%	1.77%
17	Return on Assets *	0.51%	0.26%	(0.43)%	0.76%	(0.74)%	(0.60)%

* Quarterly and half-yearly numbers are not annualised.
**Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Note: 1) Capital Redemption Ratio, Debenture Redemption Reserve, Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable, being a Banking company.

2) The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Full Format of the standalone Results for the quarter and half year ended 30th September 2026 is available on the Stock Exchange websites www.bseindia.com, www.nseindia.com and also on the Company's website www.esaf.bank.in.

Sd/-
Dr. Kadambellil Paul Thomas
Managing Director & CEO
DIN: 00199925

Place: Mannuthy
Date : 29th October 2026



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A NEW CBS FOR A NEW ERA.

KEY HIGHLIGHTS H1 - FY 27

**Net Interest Income**
₹ **1,227 Cr**

**Operating Profit**
₹ **711 Cr**

**Net Profit**
₹ **240 Cr**

**Total Business**
₹ **53,450 Cr***

**Net NPA**
0.34%

**CRAR**
24.14%

SCAN NOW



CIN: L65990KL2016PLC045669
Regd. & Corp. Office: ESAF Small Finance Bank, Building No. VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680 651.



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India's Financial Planners Want Investors to Look Beyond Returns

At the Global Financial Planners Summit 2026, industry leaders examined why building wealth is only one part of the financial planning challenge.

What good are higher investment returns if a family is struggling with debt, has inadequate insurance or is unprepared for retirement? And what happens to the wealth accumulated over a lifetime if its eventual transfer has never been planned?

These questions rarely receive as much attention in financial conversations as the search for the next outperforming investment. Yet they formed the central theme of the fourth Global Financial Planners Summit 2026, India's Largest Financial Planners Summit. An initiative by 1 Finance, the event was held on 13th October 2026 at JW Marriott, Sahar, Mumbai.

The tone was set in the Welcome Address by Jeet Marwadi, MD & Founder, 1 Finance. "We focus on alpha, which is least in our control," he observed, pointing out how little attention is often given to decisions within an investor's control.

Jeet illustrated how financial advice can create measurable value without generating higher investment returns. In one household case, replacing four endowment policies with a ₹1 crore term plan, closing a 12% overdraft and continuing an SIP were estimated to add 222 basis points to annual net-worth growth, after fees. The improvement came from better decisions across insurance, borrowing and investments rather than chasing additional alpha.

The example raised a larger question about whether the value of financial advice should be measured only through portfolio returns or also through the costs, risks and financial mistakes it helps families avoid.

What is good financial advice worth?

The panel discussion on Value of Advisory, moderated by Jeet Marwadi, brought together G. Ram Mohan Rao, Executive Director, SEBI; Amit Kukreja, Chairperson, ARIA; Dharendra Kumar, Founder and Chief Executive, Value Research; and Harsh Roongta, Founder, Fee Only Investment Advisers LLP.

The panel made a case for judging advice beyond returns, particularly through the role advisors play in managing expectations, controlling risk and preventing costly financial decisions. Behaviour management emerged as an equally important part of that responsibility. Harsh Roongta described advisors as "the people who stand between a client and

their biggest mistake," while Amit Kukreja urged the profession to focus on behaviour, costs and risk-adjusted returns rather than simply chasing ROI. The value of advice, in this context, lies as much in helping investors make better decisions as in managing their portfolios.

From the value of advice, the conversation moved to the changes investors may face over the next ten years.

In The Decade Ahead Panel, moderated by Sonal Bhutra, Assistant Editor & Markets

Anchor, CNBC-TV18, Maninder Cheema of SEBI highlighted opportunities in corporate bonds, REITs and InvITs. Saugata Chatterjee of Nippon India Mutual Fund spoke about taking the SIP culture deeper into Bharat.

Dr. Soumya Kanti Ghosh of State Bank of India examined manufacturing-led growth and geopolitical risks, while Utpal Sheth of TRUST Group drew attention to the changing relevance of businesses and income streams in an economy increasingly influenced by technology. "Today, the more important question is, how relevant is that young investor's income stream?" Utpal Sheth asked, bringing the discussion back to the need to understand an investor's circumstances alongside market opportunities.

A longer life changes the retirement equation

"Grow rich before you grow old."

The message came from S. Ramann, Chairman, PFRDA, during The Retirement Mandate, a fireside conversation with Keval Bhanushali, CEO & Co-Founder, 1 Finance.

Beyond NPS reforms and wider pension participation, the discussion addressed the challenge of making retirement income last for potentially 25 years after employment ends, an aspect that often receives less attention than building a retirement corpus. S. Ramann also made the case for comprehensive advice, observing that, as a client, he would prefer "one single person to tell me what I need across the whole range of products."

The human side of financial decisions came into focus in Money & Behaviour, featuring Professor Meir Statman of Santa Clara University. The conversation explored the relationship between money, behaviour and wellbeing, a reminder that financial success

cannot be understood through numbers alone. It also brought another dimension to the day's discussions: money is not merely a means of accumulating assets, but a means of supporting the life people want to lead.

When wealth becomes a family dispute

The discussion on Will and Estate Planning, moderated by Sonal Bhutra, turned to another uncomfortable subject. She was joined by leading industry professionals, Dr. Deepak Jain, Director, AAFM India & Nexgen, Bijal Ajinkya, Partner, Khaitan & Co. and Sadia Khan, Partner, Shardul Amarchand Mangaldas & Co.

Dr. Deepak Jain described inheritance planning as an emotional problem rather than merely a legal one. He highlighted that advisors sometimes hesitate to raise estate planning because they see no immediate financial incentive. Yet he argued that such conversations can strengthen client trust.

Bijal Ajinkya stressed the importance of clearly drafted wills, while Sadia Khan also spoke about the human cost of succession disputes.

The concern was straightforward. Families can spend decades creating wealth, only to leave its distribution and management

uncertain.

Another very important conversation was around Borrowing and Debt, it brought attention to the other side of the household balance sheet.

Moderated by Mugdha Kalra, Senior Anchor, CNBC-TV18, it featured Bharat Lamba, President, DSP Finance; Devyani Parameshwar, Founder and CEO, Mera Kal; Mohan Parsuramka, COO, 1 Finance; and Sachin Seth, Regional MD, India and South Asia, CRIF India.

Mohan Parsuramka offered a telling example of a family with ₹5 crore in assets and ₹4 crore in debt. The investments may look substantial, but the liabilities raise an entirely different set of questions.

"Borrowing is a bridge, not a lifestyle," Bharat Lamba cautioned. Devyani Parameshwar discussed the experiences of first-time borrowers, while Sachin Seth explained why creditworthiness involves much more than a credit score.

The summit highlighted how financial advice cannot be viewed in isolation. A family's investments, debts, retirement

needs, financial behaviour and responsibilities towards the next generation are all connected. For financial planners, the challenge is not simply to help clients accumulate more assets, but to ensure those assets serve the lives they were meant to support.

Financial planning is ultimately about making better decisions across different stages of life. Knowing where to invest matters, but understanding what that money is meant to achieve matters even more. Warren Buffett said, "Price is what you pay. Value is what you get." The same principle applies to financial advice, where its worth extends beyond investment returns to the decisions it helps people make.

The conversations at GFPS 2026 reinforced the importance of looking at the complete financial picture. For individuals, seeking guidance from a qualified financial advisor can help turn that understanding into a financial plan that reflects their needs, responsibilities and long-term goals.



Mittal Gets France’s Top Honour
Bharti Enterprises chairman Sunil Bharti Mittal has been conferred the insignia of Chevalier de l’Ordre national de la Légion d’honneur (Knight of the National Order of the Legion of Honour) by the ambassador of France to India, Thierry Mathou. The French envoy highlighted Mittal’s contribution in enhancing India-France ties at the ceremony Wednesday.

HC Orders Shreya to Rename Antibiotic

Maulik Vyas
Mumbai: The Bombay High Court has directed the striking of Shreya Life Sciences’ antibiotic brand “Lefoxin Biox” from the national trademark register, noting that it is too similar to a heart drug “Lanoxin” sold for over six decades by the GSK Group’s local arm. Justice Somasekhara Sundaresan, while ruling in favour of the Glaxo Group, observed that the competing marks have coexisted and that rebranding would be necessary and therefore, the removal of the mark shall be implemented with effect from December 31, 2026. “The time until then shall be used by Mumbai-based pharmaceutical firm Shreya to implement a communications, marketing and public relations campaign to widely disseminate that the Impugned Mark, LEFOXIN BIOX, would change to such new mark as may be adopted by Shreya with effect from January 1, 2027,” said the court in its order of October 28. Hiren Kamod, counsel for the Glaxo Group, argued that it owns the mark “Lanoxin” for tablets containing digoxin, prescribed for cardiac failure and supraventricular arrhythmias.

MCA Has ‘Hijacked’ NCLT, NCLAT Staff Appointments: Apex Court

Bench calls for full autonomy to be given to tribunal presidents in administration

Indu Bhan

Mumbai: The Supreme Court Thursday expressed displeasure over how the appointments are being made in the National Company Law Tribunals and appellate tribunal, saying the administration of these tribunals has been “completely hijacked” by the Ministry of Corporate Affairs, which is encroaching upon the

Hiring Order

SC suggests UPSC/SSC-assisted staff recruitment
Calls for phased, regular hiring as long-term solution

Attorney General asked to ensure basic amenities at tribunals



autonomy of the bankruptcy tribunals. Calling for full autonomy for the NCLT and National Company Law Appellate Tribunal (NCLAT) presidents over staff appointments, a bench comprising Chief Justice Surya Kant, justices Joyma-

lya Bagchi and V Mohana said the ministry appeared determined to exercise complete control over the tribunal. “The Ministry wants to have complete grip over the institution. And that’s what’s most unfortunate,” the court said.

Emphasising that the entire power and autonomy of appointment of the staff of the tribunals must be with NCLT’s president, the CJI said, “You (contractual employees) are also backdoor entrants. I know how contractors play their hands. They don’t care about judicial/technical members... Complete autonomy must be with the presidents. The tribunal has been completely hijacked by the Ministry of Corporate Affairs. That is impinging on the autonomy of the institution. That’s the problem,” adding that the government can also consider conducting the Union Public Service Commission and Staff Selection Commission for selecting staff for the tribunals.

NPPA’s Margin Caps Yet to Show Up in a Fourth of Cancer Drugs

Prices of patented products unchanged; activists call for more effective formula

Rica Bhattacharyya & Vikas Dandekar

Mumbai: Nearly one in four cancer drug packs in a revised price list by the National Pharmaceutical Pricing Authority (NPPA) has seen no reduction in maximum retail price (MRP), including some costing several lakh rupees, raising questions over how much relief the government’s latest intervention will deliver to patients.

An analysis of 643 listed packs found an average price cut of 38.22%, but 159 entries remained unchanged, according to advocate KC Jain, a petitioner in the Supreme Court proceedings on medicine pricing.

The list reflects information received from companies up to Wednesday. The revised prices take effect on November 9.

The unchanged prices include those of several patented drugs like Keytruda (pembrolizumab) at ₹2.16 lakh, Tagrisso (osimertinib) at ₹4.16 lakh, Alecensa (alectinib) at ₹4.3 lakh, Voranigo (vorasidenib) at ₹6 lakh, and Koselugo (selumetinib) at over ₹10 lakh, among several others. Industry experts and patient advoca-

Expert’s Prescription

Standardisation of cancer treatment across India
Make it mandatory to select only meaningful clinically beneficial drugs

Strict quality control for approval of generics and biosimilars



KEY CANCER DRUGS THAT STILL COST SEVERAL LAKHS INCLUDE	
Keytruda	₹2.16 lakh
Opdyta	₹2.4 lakh
Jemperli	₹3.9 lakh
Phesgo	₹4.93 lakh
Voranigo	₹6 lakh
Koselugo	>₹10 lakh

tes have raised questions over how the intervention will translate into savings for patients.

Under the revised formula, the aggregate trade margin is capped at 30% of the MRP. This translates into a 42.86% markup over manufacturers’ sale prices.

In comparison, the government has capped retailer margin at 16% of the price to retailer (PTR) under the existing pricing framework for scheduled drugs under the Drug Price Control Order (DPCO), they noted.

“Our contention is that the margins allowed to retailers and stockists are higher than what is contemplated under

the provisions of the DPCO,” Jain said.

In a notification on October 17, the NPPA announced it has undertaken Trade Margin Rationalisation (TMR) of 137 identified non-scheduled anti-cancer drugs in public interest to address excessive trade margins, make cancer treatment more affordable, and improve access to anti-cancer medicines. The intervention is expected to bring down the MRP of the identified non-scheduled anti-cancer drugs by up to 70%, depending on their existing price structures, it said.

The 137 identified non-scheduled anti-cancer drugs include immunotherapy drugs

used for treating over 20 type of cancers. With the notification, MRP of widely used anti-cancer drugs such as pembrolizumab and durvalumab are expected to become more accessible for cancer patients. Jain said the reason why prices of some drugs have not fallen could be because the October 17 notification does not require a price cut for every product.

Under its terms, MRPs above the amount calculated using the prescribed formula must be reduced, while existing MRPs below that limit must be maintained. However, the revised MRP list does not disclose the prices at which manufacturers sell to stockists or distributors.

Experts said product-wise calculations were necessary to establish why the 159 entries remained unchanged. Also, based on the submissions by companies the list is likely to see more additions in the coming days.

Anil Matai, director general of Organisation of Pharmaceutical Producers of India (OPPI), said: “The trade margin given by most of our member companies is within the 30% limit and hence there may not be a significant change now.”

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* Quarterly and half-yearly numbers are not annualised.
**Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

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Sd/-
Dr. Kadambeilil Paul Thomas
Managing Director & CEO
DIN: 00199925

Place : Mannuthy
Date : 29th October 2026

A NEW DIGITAL JOURNEY BEGINS.
THE SAME SOCIAL SOUL.

A NEW CBS FOR A NEW ERA.

KEY HIGHLIGHTS H1 - FY 27

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Net Profit
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Net NPA
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CRAR
24.14%

SCAN NOW

CIN: L65990KL2016PLC045669

Regd. & Corp. Office: ESAF Small Finance Bank, Building No. VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680 651.

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US INTELLIGENCE SAYS MEGASPEED EXECUTIVE PASSED INFO TO CHINA

Chinese spy developed close links with Nvidia CEO: Report

FE BUREAU
New Delhi, October 29

US INTELLIGENCE AGENCIES have found that a Chinese businesswoman having a close relationship with Nvidia Chief Executive Jensen Huang was passing information to Beijing, according to a report by *The New York Times*.

Dubbed by US officials as a Chinese intelligence asset, the businesswoman, Alice Huang or Huang Le, was a top executive of Megaspeed, a Singapore-based data centre company. Suspected of helping China evade constraints on its ability to gain access to advanced AI chips, she had been under electronic surveillance by US agencies. The surveillance revealed that she was in close contact with the Nvidia chief.

The Nvidia chief, however, was not given any warning about the matter by US agencies.

Megaspeed has been facing probe by the US as well as Singapore authorities over suspicion of helping China procure high-



US President Donald Trump greets Chinese President Xi Jinping at a state dinner at the White House last month. Nvidia Chief Executive Jensen Huang is seen clapping

FILE PHOTO

end Nvidia chips. The US has restricted the supply of advanced Nvidia chips to China.

The New York Times report added that US President Donald Trump chose not to do anything when briefed a year ago that the Nvidia CEO was the target of a Chinese spy plot. Trump is scheduled to visit China next month. The Nvidia CEO, an ally of Trump, attended the state dinner for

Chinese President Xi Jinping in Washington last month.

Though it is not clear when Huang and the Chinese businesswoman first met, there are pictures of their meetings in business events in Taipei in June 2024 and May 2025.

Nvidia said Megaspeed was like any other regional customer and that it had previously investigated and debunked claims the Singa-

porean company was smuggling chips to China. John Rizzo, a spokesman for Nvidia, told *The New York Times*: "Jensen's interactions with Ms. Huang are not unusual or unexpected. Meetings with customers are part of a CEO's job; Jensen talks with thousands of customer executives every year." Nvidia is "confident that if the US government believes that any person is a threat to American industry, it would let us know," Rizzo said. Customers like Megaspeed, he added, "receive ordinary business information — not sensitive Nvidia trade secrets — and zero information relevant to national security."

Megaspeed said that its "current leadership" takes the matter "extremely seriously and is committed to getting to the facts behind these allegations."

Liu Chang, the spokesman for the Chinese Embassy in Washington, said the US was pursuing a campaign of "groundless smears and slanders" against China.

SC: Not keen on complete firecracker ban in NCR

THE SUPREME COURT on Thursday said it was not inclined to completely ban firecrackers, but there was no point in passing orders and directions every year unless the authorities implement them on the ground. "It concerns every living being," a bench of Justices MM Sundresh and Prasanna B Varale observed while hearing the matter concerning bursting of firecrackers in Delhi-National Capital Region (NCR).

Additional Solicitor General Aishwarya Bhati told the bench about the measures taken by the Delhi government

and the Commission for Air Quality Management (CAQM) to deal with air pollution. "There is no point in passing orders and directions unless you give effect to them on the ground, otherwise, it becomes a mockery," the bench observed, while stressing enforcement. "We also understand the sentiments of the public. We are not inclined to completely ban but don't push us to take a very harsh stand," the bench told Bhati. The bench also suggested that authorities may take the services of prominent personalities to spread public awareness.

—PTI

Demand for workers with green skills up: LinkedIn

DEMAND FOR WORKERS with green skills is growing as businesses increasingly seek talent that can help save energy, reduce waste and operate more efficiently, according to a report by LinkedIn. The Global Green Skills Report 2026 noted that demand for workers with green skills is growing almost as fast as supply in India, with the share of green hiring up 31% in India compared with 29% growth in the share of green talent in the workforce. Moreover, a significant percentage of green hires in India are now going into jobs without traditionally green titles, as businesses look for workers who can

help cut costs, improve efficiency and reduce their environmental impact.

"In India, a green career no longer starts with a green job title. Employers want people who can make their operations safer, leaner and more efficient, and they are hiring for that ability well beyond sustainability teams," said Susan Mathew, India HR lead. LinkedIn defines green talent as a member with at least two green skills such as — decommissioning, environment management, hazard identification — or a green job title like environment, health and safety manager.

—PTI

Consistent Growth that speaks for itself

Extract of Unaudited Financial Results for the Quarter Ended 30th September, 2026

(₹ in Crores)

Sl. No.	Particulars	Quarter Ended		Financial Year Ended
		Sept. 30, 2026	Sept. 30, 2025	March 31, 2026 (Audited)
1	Gross Advances	9,755	7,907	8,687
2	Deposits	10,831	9,317	10,018
3	Net Worth	1,510	1,386	1,449
4	Profit After Tax	45.6	34.9	141.4

- a) The above results have been approved by the Board of Directors in the meeting held on October 29, 2026.
- b) The detailed financial results are available at www.capital.bank.in

For and on Behalf of the Board of Directors of Capital Small Finance Bank Limited

Sd/-
Sarjit Singh Samra
Managing Director & CEO (DIN:00477444)

Date: October 29, 2026
Place: Jalandhar

Capital Small Finance Bank

Vishwas Se Vikas Tak

Capital Small Finance Bank Limited (CIN: L6510PB1999PLC022634)
Regd. & Head Office: "MIDAS Corporate Park", 3rd Floor, 37 G.T. Road, Jalandhar, Punjab, INDIA - 144 001 Tel.: 0181-505 1111, 505 2222
www.capital.bank.in | investorrelations@capitalbank.co.in



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EXTRACT OF THE DETAILED FORMAT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2026

₹ In Lakh

Sl. No.	Particulars	Quarter ended 30 th Sept. 2026	Quarter ended 30 th June 2026	Quarter ended 30 th Sept. 2025	Half year ended 30 th Sept. 2026	Half year ended 30 th Sept. 2025	Year ended 31 st March 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	1,38,804	1,34,601	96,498	2,73,405	1,98,835	4,34,823
2	Net Profit/(Loss) for the period/ year before Tax	21,450	10,702	(15,542)	32,152	(26,462)	(22,840)
3	Net Profit/(Loss) for the period/ year after Tax	16,017	8,008	(11,581)	24,025	(19,703)	(16,640)
4	Total Comprehensive Income for the period/ year	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Paid up Equity Share Capital	51,612	51,595	51,551	51,612	51,551	51,566
6	Reserves Excluding (Revaluation Reserves)	-	-	-	-	-	1,26,438
7	Share Premium	78,212	78,176	77,952	78,212	77,952	78,028
8	Net Worth	2,02,324	1,86,382	1,74,850	2,02,324	1,74,850	1,78,004
9	Outstanding Debt	1,78,367	2,11,267	2,11,280	1,78,367	2,11,280	2,75,274
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Debt Equity Ratio	0.83	0.96	0.66	0.83	0.66	0.98
12	Earnings Per Share (EPS) (Face Value of ₹ 10/- each)*	3.10	1.55	(2.25)	4.66	(3.82)	(3.23)
	- Basic (₹)						
	- Diluted (₹)	3.10	1.55	(2.24)	4.65	(3.81)	(3.22)
13	Total Debts ** to Total Assets	5.46%	6.72%	7.79%	5.46%	7.79%	8.92%
14	Capital Adequacy Ratio - Basel II	24.14%	23.86%	22.43%	24.14%	22.43%	22.22%
15	% of Gross NPA to Gross Advances	2.84%	5.40%	8.54%	2.84%	8.54%	5.41%
16	% of Net NPA to Net Advances	0.34%	0.83%	3.83%	0.34%	3.83%	1.77%
17	Return on Assets *	0.51%	0.26%	(0.43)%	0.76%	(0.74)%	(0.60)%

* Quarterly and half-yearly numbers are not annualised.
**Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Note: 1) Capital Redemption Ratio, Debenture Redemption Reserve, Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable, being a Banking company.

2) The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Full Format of the standalone Results for the quarter and half year ended 30th September 2026 is available on the Stock Exchange websites www.bseindia.com, www.nseindia.com and also on the Company's website www.esaf.bank.in.

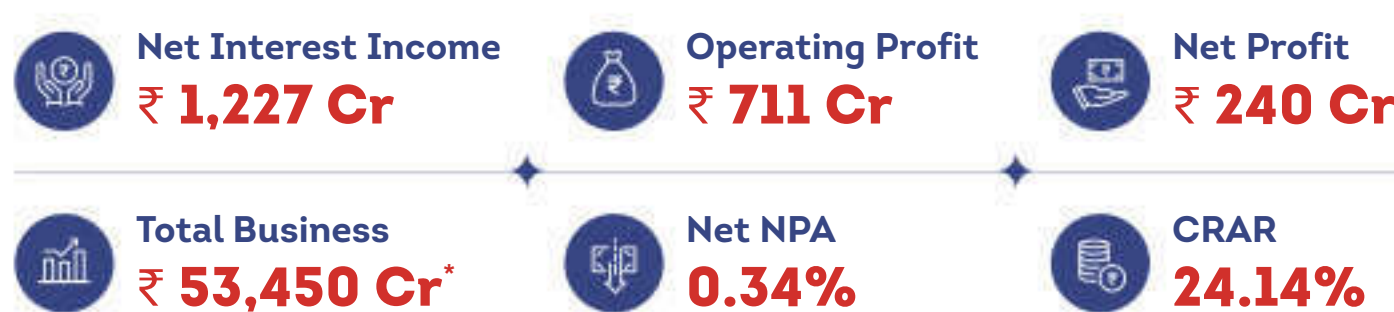
Place : Mannuthy
Date : 29th October 2026

Sd/-
Dr. Kadambelil Paul Thomas
Managing Director & CEO
DIN: 00199925

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KEY HIGHLIGHTS H1 - FY 27



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Vedanta Oil and Gas Limited (formerly known as MALCO Energy Limited)

Regd. Office: C-103, Atul Projects - Corporate Avenue, New Link Road, Chakala, Andheri (E), Mumbai - 400093, Maharashtra, India
Tel No.: 0124-4593223 | E-mail: vo.gl.sect@cairnindia.com | Website: www.vedantaoilandgas.com | CIN: L06100MH2001PLC428719

Extract of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2026

(₹ in Crore, except as stated)

S. No.	Particulars	Quarter ended 30.09.2026 (Unaudited)	Half Year ended 30.09.2026 (Unaudited)
1	Revenue from continuing operations	2,486	4,993
2	Net profit from continuing operations for the period (before exceptional items, taxes, non-controlling interests)	775	889
3	Net profit from continuing operations for the period after exceptional items (before taxes and non-controlling interests)	775	448
4	Net Profit from continuing operations after taxes, non-controlling interests	746	594
5	Net profit from discontinued operations after taxes, non-controlling interests	-	1,097
6	Net profit from continuing and discontinued operations after taxes, non-controlling interests	746	1,691
7	Total Comprehensive Income after non-controlling interests (Comprising Profit after tax and Other Comprehensive Income)*	1,096	2,119
8	Paid-up equity share capital (Face value of ₹ 1 each)*	391	391
9	Earnings per share (for continuing and discontinued operations) (₹)		
	- Basic	1.91	4.32
	- Diluted	1.91	4.32

* Includes continuing and discontinued operations

a) The above consolidated results of Vedanta Oil and Gas Limited (formerly known as MALCO Energy Limited) ("the Company") and its subsidiary ("the Group") for the quarter and half year ended September 30, 2026, have been reviewed by the Audit and Risk Management Committee and approved by the Board of Directors at their respective meetings held on October 28, 2026, and October 29, 2026. The statutory auditors have carried out a limited review of these results and issued an unmodified conclusion.

b) The Hon'ble National Company Law Tribunal, Mumbai Bench, vide its Order dated December 16, 2025, approved the Scheme of Arrangement inter-alia amongst Vedanta Limited, the Company and their respective shareholders and creditors under Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 ("Scheme"), providing for the demerger of the Oil and Gas Undertaking of Vedanta Limited ("Demerged Undertaking") into the Company on a going concern basis.

The Scheme became effective on May 1, 2026 ("effective date"), which is also the Appointed Date of the Scheme. Consequent to the scheme becoming effective, the Demerged Undertaking was transferred to and vested in the Company and has been accounted for in accordance with the accounting treatment prescribed under the Scheme and the applicable provisions of Ind AS.

Pursuant to the Scheme, the Company approved allotment of 391,03,88,057 equity shares of face value of ₹ 1 each to the eligible shareholders of Vedanta Limited in accordance with the Share Entitlement Ratio on May 4, 2026, and the Company ceased to be a subsidiary of Vedanta Limited.

In accordance with the accounting treatment prescribed under the Scheme and the applicable provisions of Ind AS, the comparative financial results and other financial information of the Company for the quarter and half year ended September 30, 2025, for the quarter ended and year ended March 31, 2026 includes unaudited interim financial results and other financial information of Oil and Gas Undertaking transferred to the Company pursuant to the Scheme of Demerger as extracted from the books of account underlying the financial results of Vedanta Limited ("the Demerged company") for those respective periods, which were subjected to limited review / audit by the auditors of Vedanta Limited to give impact of Scheme.

c) The above is an extract of the detailed format of the Unaudited Consolidated Financial Results for the quarter and half year ended September 30, 2026, filed with the Stock Exchanges pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2026, are available on the Stock Exchanges' websites (www.bseindia.com/www.nseindia.com), Company's website (www.vedantaoilandgas.com) and can also be accessed by scanning the below Quick Response code.

By the Order of Board
Sd/-
Jim Johnny Gast
Whole-time Director

Place: Barmer
Date: October 29, 2026

www.vedantaoilandgas.com

SCAN the QR Code to view full results

cairn-vedanta-oil-and-gas | CairnVedantaOilAndGas | cairn_vedantaoilandgas | Cairn_Vedanta | Cairn_VedantaOilAndGas

സ്പോർട്സിൽ ഇവർക്കും വേണ്ട ഉന്നതി മേളയിൽ പങ്കാളിത്തമില്ലാതെ ആദിവാസി വിഭാഗങ്ങൾ

കോഴിക്കോട് പണിയ, കാട്ടുനായ്ക്ക, കുറുവ തുടങ്ങി ഏറ്റവും പിന്നാക്കം നിൽക്കുന്ന ആദിവാസി വിഭാഗങ്ങളിൽ നിന്നുള്ള വർ സംസ്ഥാന കായികമേളയിൽ വളരെ ചെറിയ ശതമാനം മാത്രം. ഇതിൽ ഒരാൾ പോലും മെഡൽ നേട്ടത്തിലെത്തുന്നുമില്ല. പരാജയം ആരുടേതാണ് ? തീർച്ചയായും അവരുടേതല്ല. അവരെ ഉന്നതിയിലേക്ക് നയിക്കാനായി പ്രവർത്തിക്കുന്ന സംവിധാനങ്ങളുടേതുതന്നെ. അധികൃതരുടെ കൈവശം ഈ വിഭാഗങ്ങളിലെ എത്രപേർ മേളയിൽ പങ്കെടുക്കുന്നു എന്ന കണക്കില്ല. ആദിവാസികൾ കൂടുതലുള്ള ജില്ലകളിലൊന്നായ വയനാടിന് 18 പേരാണ് സംസ്ഥാന മേളയിൽ പങ്കെടുക്കാതെത്തീരുന്നത്.

ഇതിൽ 17 പേർ പണിയ വിഭാഗത്തിൽ നിന്നുള്ളവരും ഒരാൾ കാട്ടുനായ്ക്ക വിഭാഗവുമാണെന്നാണ് അധ്യാപകർ മുഖേന മാത്രമായി നടത്തിയ അന്വേഷണത്തിൽ മനസ്സിലായത്. ഇതിൽ എട്ടുപേർ പങ്കെടുത്തത് ഖോ-ഖോ മത്സരത്തിൽ. ഐസ്ക്രൂ പോലും വേണ്ടാത്ത ഈയിനത്തിൽ കൂടുതൽ കുട്ടികൾ പങ്കെടുക്കുന്നത് സാമ്പത്തികച്ചെലവ് കുറവാണെന്ന് കണക്കാക്കുന്നതാണെന്ന് പട്ടികവിഭാഗങ്ങൾ കൂടുതലുള്ള പാലക്കാട്ടു നിന്ന് കുറുവ വിഭാഗത്തിലെ ഒരു കുട്ടിപോലും മേളയിലേക്ക് എത്തിയില്ല. അട്ടപ്പാടി മേഖലയിൽ നിന്ന് നാലുപേർ പങ്കെടുത്തു. ഇതിൽ രണ്ടുപേർ മെഡൽ നേടി. ഇവർ ഇരട്ട വിഭാഗത്തിൽപ്പെടുന്നവരാണ്.

മല്ലേശ്വര സ്റ്റുഡിയോ മഹേഷ് കബഡിയിലും വോളിബോളിലും വെള്ളി നേടിയ കിമിൽ ഇടം നേടിയിരുന്നു. ദേശീയ സ്റ്റുഡിയോയിൽ പങ്കെടുക്കേണ്ട കിമിലും ഇടംനേടിയിട്ടുണ്ട്. സംസ്ഥാനത്തെ ഏറ്റവും വലിയ ആദിവാസി പുനരധിവാസ മേഖലയായ കണ്ണൂർ ആരംഭം ഫാമിലെ സ്റ്റുഡിയോ നിന്ന് പട്ടിക ജാതി-വർഗ്ഗ വിഭാഗങ്ങളിലെ ഒരാൾ പോലും മേളയിൽ പങ്കെടുക്കാൻ യോഗ്യത നേടിയില്ല. പത്തനംതിട്ട ജില്ലയിൽനിന്ന് പണിയ വിഭാഗത്തിലെ രണ്ടുപേർ ഖോ-ഖോ മത്സരത്തിൽ പങ്കെടുത്തു. മറ്റു വിഭാഗങ്ങളിൽ ഒൻപത് പേരും പങ്കെടുക്കാതെത്തീർന്നു. മറ്റു ജില്ലകളിലും സാഹചര്യം വ്യത്യസ്തമല്ല.

ആൻസിയുടെ കളരിയിൽനിന്ന് അശ്വതി

കോഴിക്കോട് ആൻസി സോജൻ ട്രാക്കിൽ ഓടിത്തുടങ്ങിയപ്പോൾ തൊട്ടേ വി.വി. സനോജ് എന്ന കണ്ണൻ ഒപ്പമുണ്ടായിരുന്നു. ട്രാക്കിൽനിന്ന് ലോങ്ജംപിലേക്ക് ആൻസിയെ കൊണ്ടുവരാനും പരിശീലനനായ കണ്ണനാണ്. അതേ കളരിയിൽനിന്നെത്തി സിനിമയിൽ പെൺകുട്ടികളുടെ ലോങ്ജംപിൽ സ്വർണം സ്വന്തമാക്കിയിരിക്കുകയാണ് അശ്വതി വി. മനോജ്.

ജില്ലാ കായികമേളയിൽ ഹാർഡിൽസിൽ മത്സരിക്കുന്നതിനിടെ കാലിനേറ്റ് പരിക്കുമാണ് നാട്ടിക ഗവ. ഫിഷറീസ് എച്ച്.എസ്. എസിലെ പൂസ് ടു വിദ്യാർത്ഥിയായ അശ്വതി സംസ്ഥാന കായികമേളയ്ക്കയ്യേറ്റത്. വേദന കടിച്ചുമാർത്തി 5.67 മീറ്റർ ദൂരം ചാടിയാണ് സ്വർണനേട്ടം. വെള്ളിയാട്ട് ട്രിപ്പിൾ ജംപിൽ മത്സരിക്കുന്നുണ്ടെങ്കിലും പരിക്ക് ആശങ്കയാണ്. അശ്വതിക്കൊപ്പം സബ് ജൂനിയർ പെൺ

യിലെ തന്റെ ആദ്യമെഡൽ സ്വന്തമാക്കിയത്. അശ്വതിയെയും ആരതിയെയും കൂട്ടി ഓട്ടോ ഡ്രൈവറായ അച്ഛൻ മനോജ് രാവിലെ അഞ്ചിന് ഫിഷറീസ് സ്കൂളിനു സമീപത്തെ ഗ്രൗണ്ടിലെത്തും. തന്റെ ഗൂഡ്സ് ഓട്ടോയിലെ ഓട്ടം മാറ്റിവെച്ച് കണ്ണനും അവിടെയുണ്ടാകും. ഡാൻസിൽ താൽപര്യമുണ്ടായിരുന്ന ആരതിയെ സ്പോർട്സിലേക്കു കൊണ്ടുവരാനും കണ്ണനാണ്.

മക്കളുടെ കായികപരിശീലനത്തിനായാണ് ഇവരുടെ കുടുംബം നാട്ടികയിലെ വാടകവീട്ടിലേക്കു താമസംമാറ്റിയത്. മനോജിന്റെയും തൃശ്ശൂരിലെ സ്വകാര്യസ്ഥാപനത്തിൽ ജീവനക്കാരിയായ അമ്മ രമ്യയുടെയും തുല്യമായ വരുമാനത്തിലാണ് കുടുംബം പുലരുന്നത്. എങ്കിലും സാമ്പത്തികബുദ്ധിമുട്ടുകൾക്കിടയിലും മക്കളുടെ കായികസ്വപ്നങ്ങൾക്കൊപ്പം നിൽക്കുകയാണിവർ.



സംസ്ഥാന ന്യൂർ കായികമേളയിൽ സ്വർണം നേടിയ സഹോദരങ്ങളായ ആരതിയും അശ്വതിയും. പിതാവ് മനോജിനോടൊപ്പം

ക്ലാസ് മേറ്റ്സ് മെഡൽ മേറ്റ്സ്

കോഴിക്കോട് ഒരു ക്ലാസ്സിലിരുന്ന് പഠിച്ചവർ, മെഡൽ നേട്ടത്തിലും ഒരുമിച്ച്. ആൺ കുട്ടികളുടെ (ജൂനിയർ) ഡിസ്കസ് ത്രോയിൽ സ്വർണം നേടിയ കെ.കെ. അമേഖ് കൃഷ്ണയും വെങ്കലം നേടിയ അലൈൻ കൃഷ്ണയും തൃശ്ശൂർ മതിലകം സെയിന്റ് ജോസഫ് എച്ച്.എസ്.എസിലെ എട്ടാം ക്ലാസിലെ സഹപാഠികളാണ്.

രണ്ടുപേരും പങ്കെടുക്കുന്ന ആദ്യ സംസ്ഥാന കായികമേളയായിട്ട്. സ്റ്റുഡിയോയും പുറത്തും എപ്പോഴും ഒരുമിച്ചുനടക്കുന്ന ഉറപ്പുപുതുക്കളുടെ മെഡൽനേട്ടം ഇരട്ടിമധുരമാണ് ജില്ലയിൽ സമ്മാനിച്ചത്. ക്ലാസുകൾക്കുള്ള രണ്ടരമണിക്കൂർ പരിശീലനവും ഇവർ ഒരുമിച്ചാണ് കോച്ച് ജിബി പോം പറയുന്നു. ജില്ലാ കായികമേളയിൽ അലൈൻ സ്വർണവും അമേഖിന് വെള്ളിയുമായിരുന്നു.

സമ്പുഷ്ടവും രുചികരവുമായ അമൃല്യയോടൊപ്പം ഉണരൂ.

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EXTRACT OF THE DETAILED FORMAT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2026

Sl. No.	Particulars	Quarter ended 30 th Sept. 2026	Quarter ended 30 th June 2026	Quarter ended 30 th Sept. 2025	Half year ended 30 th Sept. 2026	Half year ended 30 th Sept. 2025	Year ended 31 st March 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	1,38,804	1,34,601	96,498	2,73,405	1,98,835	4,34,823
2	Net Profit/(Loss) for the period/ year before Tax	21,450	10,702	(15,542)	32,152	(26,462)	(22,840)
3	Net Profit/(Loss) for the period/ year after Tax	16,017	8,008	(11,581)	24,025	(19,703)	(16,640)
4	Total Comprehensive Income for the period/ year	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Paid up Equity Share Capital	51,612	51,595	51,551	51,612	51,551	51,566
6	Reserves Excluding (Revaluation Reserves)	-	-	-	-	-	1,26,438
7	Share Premium	78,212	78,176	77,952	78,212	77,952	78,028
8	Net Worth	2,02,324	1,86,382	1,74,850	2,02,324	1,74,850	1,78,004
9	Outstanding Debt	1,78,367	2,11,267	2,11,280	1,78,367	2,11,280	2,75,274
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Debt Equity Ratio	0.83	0.96	0.66	0.83	0.66	0.98
12	Earnings Per Share (EPS) (Face Value of ₹ 10/- each)* - Basic (₹)	3.10	1.55	(2.25)	4.66	(3.82)	(3.23)
	- Diluted (₹)	3.10	1.55	(2.24)	4.65	(3.81)	(3.22)
13	Total Debts ** to Total Assets	5.46%	6.72%	7.79%	5.46%	7.79%	8.92%
14	Capital Adequacy Ratio - Basel II	24.14%	23.86%	22.43%	24.14%	22.43%	22.22%
15	% of Gross NPA to Gross Advances	2.84%	5.40%	8.54%	2.84%	8.54%	5.41%
16	% of Net NPA to Net Advances	0.34%	0.83%	3.83%	0.34%	3.83%	1.77%
17	Return on Assets *	0.51%	0.26%	(0.43)%	0.76%	(0.74)%	(0.60)%

* Quarterly and half-yearly numbers are not annualised.
**Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Note: 1) Capital Redemption Ratio, Debenture Redemption Reserve, Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable, being a Banking company.
2) The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Full Format of the standalone Results for the quarter and half year ended 30th September 2026 is available on the Stock Exchange websites www.bseindia.com and also on the Company's website www.esaf.bank.in.

Place : Mannuthy
Date : 29th October 2026

Sd/-
Dr. Kadambelil Paul Thomas
Managing Director & CEO
DIN: 00199925

A NEW DIGITAL JOURNEY BEGINS. THE SAME SOCIAL SOUL.

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KEY HIGHLIGHTS H1 - FY 27

Net Interest Income
₹ **1,227 Cr**

Operating Profit
₹ **711 Cr**

Net Profit
₹ **240 Cr**

Total Business
₹ **53,450 Cr**

Net NPA
0.34%

CRAR
24.14%

CIN: L65990KL2016PLC045669
Regd. & Corp. Office: ESAF Small Finance Bank, Building No. VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680 651.

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Book No. 35 No 105 Reg No.55102/92. This newspaper is published by Mayura M S from 35/3522, Kuroor Neelakantan Memorial Building, Veliyannur Road, Thrissur 680 021 on behalf of The Mathrubhumi Printing and Publishing Company Limited, Kozhikode edited by Manoj K Das and printed by Mayura M S from The Mathrubhumi Press, Sr. No. 314/5,7,8 Ward No. 1, Edakkuni, Trikkur, Nenmanikkara, Thrissur 680 306. Editor : 85920 12000, Circulation: 0484 2882201 (9 am-6 pm), Advertisement: 9895033003, Phone: (0487) 2423284, E-mail: mbitcr@mpp.co.in

Service Coverage Ratio and Interest Service Coverage Ratio are not applicable, as the same are not applicable to the Company. The Full Format of the Standalone Results for the quarter and half year are available on the Company's website www.nseindia.com and also on the Company's website.

Sd/-
Dr. Kadambellil Paul Thomas
 Managing Director & CEO
 DIN: 00199925

NEW DIGITAL JOURNEY BEGINS. THE SAME SOCIAL SOUL.

NEW CBS FOR A NEW ERA.

KEY HIGHLIGHTS H1 - FY 23

Profit		Net Profit
		₹ 240 Cr
<hr/>		
		CRAR
		24.14%

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Excessive land fair value to be reviewed: Min

Thiruvananthapuram: The state govt has included the timely completion of inspections in areas where land fair value was fixed excessively high in its 100-day action plan, revenue minister A P Anil Kumar told the assembly on Thursday. He said steps had been initiated to ensure that the inspections were completed within the stipulated time.

He said govt had noticed flaws in the fair value fixed in 2010 and had since been collecting details of areas across the state where land values were set either excessively high or excessively low. Govt was proceeding with measures to revise land fair values across the state, he said.

Complaints regarding excessive fair value are being considered as appeals, Anil Kumar said. These appeals are being decided by the district collectors, who serve as the appellate authorities. District collectors are also taking action to correct errors in the determination of fair value and to ensure just relief for eligible landowners, he added. **TNN**

SARAL Bill cleared; Sudhakaran says it's a threat to paddy fields

Proposes To Issue Single Clearance Certificate For An Investment Project

TIMES NEWS NETWORK

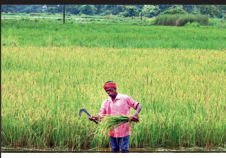
Thiruvananthapuram: Communist veteran and Ambalappuzha MLA G Sudhakaran MLA on Thursday criticised the SARAL Keralam Bill, 2026, during its discussion that was subsequently passed by the assembly, saying the legislation intended to speed up industrial clearances could threaten paddy fields, wetlands, water sources and forest areas if implemented without adequate safeguards.

Moving an amendment to the bill, Sudhakaran said it might appear simple but could have serious consequences for agricultural sector, particularly Kuttanad.

"I'm not asking govt to withdraw the bill, but it must make necessary changes," he said, warning that verbal assurances in the assembly would not be enough to prevent damage to agricultural land and the environment. Sudhakaran said he had taken part in struggles to protect paddy fields in

KEY PROVISIONS

- Single-window clearance:** One application and one integrated certificate for multiple state-level licences, permits & approvals
- Projects covered:** Those with capital investment exceeding ₹25cr
- Two-tier system:** District-level committees will handle projects above ₹25cr and up to ₹50cr. Those exceeding ₹50cr will be handled at state-level
- 75-day clearance:** A complete application must be disposed of within 75 days, with the following deadlines



Kuttanad and that the dangers of the bill would become apparent during the current govt's tenure.

Chief minister V D Satheesan rejected the criticism, saying the bill would not take away the powers of the departments concerned. He said the proposed system would ensure proper scrutiny of investment projects while enabling clearances to be issued within a fixed timeframe. Satheesan also said that Sudhakaran, during a calling attention motion on Thursday morning, proposed that the AIIMS

project planned for Keralam be established at Purakkad Manakkal paddy field in Alappuzha. The CM said AIIMS would not be established on paddy fields.

SARAL (Simplified and Accelerated Regulatory Approvals and Licensing) Keralam Bill proposes a statutory authority to issue a single clearance certificate covering the various licences, permits and approvals required for an investment project. It applies to projects with capital investment exceeding Rs 25 crore, with govt empowered

to prescribe a lower threshold for investments considered critical to the state's economic development.

Projects involving investment in the Rs 25 crore-Rs 50 crore range will be handled at the district level while those exceeding will come under the state-level mechanism. The bill provides for a maximum of 75 days to process a complete application.

The key concern raised by Sudhakaran is that the bill would transfer the power to grant specified clearances from existing authorities to the new approval committees.

The bill, however, states that the departments concerned will continue to have powers to inspect projects and enforce compliance with clearance conditions.

Leader of opposition Pinarayi Vijayan supported Sudhakaran's concerns, saying the issues he raised were valid.

Industries minister PK Kunhali kutty defended the legislation.

Lifelong SMA drug for all eligible kids: Min

TIMES NEWS NETWORK



T'puram: The state govt has initiated steps to ensure lifelong access to life-saving medication for all eligible children suffering from spinal muscular atrophy (SMA), health

minister **K Murala Edharan** told the assembly on Thursday. Replying to a submission by P K Firos, the minister said govt was implementing various measures under KARE initiative to ensure timely treatment and continued care for children affected by the rare genetic disorder.

Govt started providing NatSmart, an indigenously manufactured generic version of Risdiplam by Natco Pharma, through the SMA clinic at SAT Hospital in Thiruvananthapuram from Oct 19. The medicine, which earlier cost around Rs 5.5 lakh per bottle, is now available for approximately Rs 11,000, significantly reducing the financial burden on families.

Govt has also issued an order to procure 2,159 bottles to ensure an uninterrupted supply of the medi-

cine and enable more children to access treatment.

Apart from medication, govt hospitals provide physiotherapy, respiratory therapy, breathing-support equipment, rehabilitation services and necessary surgical interventions for SMA patients.

Currently, free medication under KARE scheme is available to eligible children up to the age of 12. Govt has initiated steps to extend lifelong access to the medicine to all eligible patients, the minister said.

The minister also addressed the treatment requirements of the children of Arun and Shalmi from Kozhikode. Their sons, David Magnus Arun and Ethan Moses Arun, registered at the SMA clinic at SAT Hospital on Oct 6. As they have Type 2 SMA, they are eligible for free risdiplam treatment.

Urgent steps are being taken to ensure their treatment with the approval of the state-level technical committee. They have already started receiving NatSmart on the recommendation of the doctor who had treated them earlier, the minister said. Necessary treatment and medication will also be provided to their third child

Govt defends Norka Care premium hike

T'puram: Chief minister V D Satheesan on Thursday defended the steep hike in Norka Care health insurance premiums, saying insurance claims had far exceeded the amount collected under the scheme, leaving insurers unwilling to renew their policies on the existing terms.

Replying to an adjournment motion in the assembly on the problems faced by expatriate Keralites, Satheesan said Norka Care had collected Rs 145 crore but claims had reached Rs 210 crore. The scheme had enrolled 1.32 lakh people, and around 80% of claims were related to serious illnesses, including cancer. Claims involving people aged between 40 and 70 alone accounted for Rs 120 crore, he said.

The insurance companies had incurred losses of 160% under Norka Care and 350% under Norka Care

Plus, the CM said. Insurers were now unwilling to submit quotations for renewing the policies, forcing govt to increase premiums, Satheesan said. On pending benefits under the pravasi welfare fund, Satheesan said govt had provided more than Rs 163 crore towards benefits during the current financial year and Rs 102 crore towards pensions.

On the dissolution of the Loka Kerala Sabha, Satheesan said the initiative had failed to serve its purpose and that govt was examining an alternative mechanism to address expatriates' concerns and encourage investment in Keralam.

He also said the state had repeatedly urged the Centre to regulate airline fares, which is a major burden for expatriates. Govt had raised the issue with the Union civil aviation minister and the Prime Minister, he said. **TNN**

Bill to increase pension of ex-MLAs passed

T'puram: The assembly on Thursday passed a bill to increase the monthly pension of former MLAs, raising the maximum pension from Rs 50,000 to Rs 60,000 and increasing the additional benefits available to them based on years of service and age. The pension rates that were last increased in 2018. The revised provisions will come into force on Nov 1.

Under the amended provisions, ex-MLAs who served for less than two years will receive a monthly pension of Rs 10,000, up from Rs 8,000. Those who completed two years of service will also receive Rs 10,000, while the pension for three years of service will rise from Rs 12,000 to Rs 15,000. Ex-MLAs who served for four years will receive Rs 20,000, against Rs 16,000 earlier, while those who completed five years will get Rs 25,000, up from Rs 20,000. Former MLAs who served for more than five years will receive an additional Rs 1,500 a month for every extra year of service. **TNN**

CM: 109 panchayats await Centre's nod



T'puram: Centre is yet to approve Keralam's proposal to bring 109 coastal grama panchayats under Coastal Regulation Zone (CRZ) II, which would ease curbs on construction, chief minister **V D Satheesan** told the assembly on Thursday.

INCLUSION IN CRZ II

Replying to a submission by AKM Ashraf, the CM said the state had recommended shifting 175 coastal panchayats from CRZ III to CRZ II. Centre approved the inclusion of 66 panchayats under CRZ II, while the proposal for the remaining 109 is pending. The 2019 CRZ notification, issued by Centre on Jan 18, 2019, became applicable in Keralam's 10 coastal districts on Oct 16, 2024, after Centre approved the state's

Coastal Zone Management Plan, 2019, he said.

Under the notification, areas with a population density of 2,161 persons per sq km or more, based on the 2011 Census, are classified as CRZ III A, while areas with lower population density fall under CRZ IIIB.

The state govt had submitted the proposal to reclassify 175 coastal panchayats based on a local self-govt department notification issued on Oct 6, 2021, Satheesan said.

He said the 2019 CRZ notification allows the regularisation, subject to conditions, of residential buildings constructed by traditional coastal communities without prior approval, provided the constructions were permissible under the 1991 and 2011 CRZ notifications. The Kerala Coastal Zone Management Authority is processing applications under this, he said. **TNN**

Medicine last procured on June 3, 2021

► Continued from P1

The medicine was last procured on June 3, 2021, through KMSCL's Karunya division. The corporation bought 3,000 vials for Rs 42 lakh, with the stock expiring on May 30, 2023.

A report from Kozhikode medical college hospital showed that 102 vials were used in 2023-24, 34 in 2024-25 and 10 in 2025-26. Another 50 vials were recorded as used in 2026-27, but Murala Edharan said these had been brought from Bahrain on June 12, 2026, to treat a Nipah patient. The records have raised concerns that expired remdesivir may have been administered to patients between 2023 and 2025.

The minister said two of the six cases reported in 2023 were fatal. Both cases reported in 2024 resulted in deaths, while two of the three cases reported in 2025 were fatal. The sole case reported in 2026 recovered.

Govt may probe manager's suicide

T'puram: Govt is mulling a detailed investigation into the 2006 suicide of the project manager of PATI-BEL, the consortium that got a major road development contract under Kerala State Transport Project (KSTP). Govt had ordered a fresh vigilance inquiry into corruption allegations linked to the project a few days ago.

KSTP PROJECT

The allegations relate to a period when CEC Gyanesh Kumar was PWD secretary in Keralam. PWD minister P K Basheer said in the assembly that VACB (vigilance and anti-corruption bureau) had not submitted a preliminary inquiry report to the department on the death or on the allegations of bribery and harassment against govt officials. PATI-BEL won the contract to develop 127.19 km of roads, including MC Road,

under phase-I of KSTP. PWD had signed the Rs 215.49 crore agreement on Nov 7, 2002 and the deadline set was 36 months. The company cancelled the contract in Dec 2006.

A VACB inquiry into allegations related to the implementation of KSTP had been completed under case number VE 01/2007/SUI. The circumstances that allegedly led to the project manager's suicide were not part of that investigation, he said.

Basheer said the inquiry focused on the procedures and validity of the contracts and did not examine whether PATI-BEL's project manager had been financially exploited. Govt will study the earlier report before taking follow-up action. If necessary, it will order a detailed probe into the allegations surrounding the manager's suicide and possible financial exploitation, he added. **TNN**

Keralam cops arrest bizman in Chennai

TIMES NEWS NETWORK

Chennai: A special team from the Kozhikode Crime Branch arrested **Premkumar**, founder-chairman of Bharat Lajhna Multi-State Housing Cooperative Society (BLM), from Chennai on Thursday in connection with a suspected 5,000-crore financial fraud involving his firm. He is also the director of a Tamil satellite news channel in Chennai.

Premkumar, a native of Thiruvananthapuram who grew up in Chennai, established BLM in 2006 under the Multi-State Co-operative Societies Act, 2002. Over the years, the organisation expanded from housing and land development into transport, education, jewellery, cement manufacturing, hospitality, civil supplies and renewable energy. Premkumar was arrested by the Economic Offences Wing of the Keralam Crime Branch following an investigation into allegations of misappropriation of deposits collected from investors. After his arrest from Virugambakkam, he complained of physical discomfort and was taken to a private hospital in Vadapalani and later admitted to a Government Royapettah Hospital. Police will take him to Kozhikode once his health improves.

Police sources said that BLM collected substantial deposits from investors, including retired employees, by promising attractive returns. Several depositors reportedly complained that they were unable to withdraw their investments after the schemes matured.

Police suspect that the funds were diverted to personal accounts, family members and other business ventures, including the purchase of hotels, resorts and theatres.

KSEB power purchase plan cut to ₹131 crore

BS.Anilkumar@timesofindia.com

T'puram: Kerala State Electricity Regulatory Commission (KSERC) approved KSEB's proposal to procure 164.16 mu (million units) of short-term power during off-peak hours at Rs 131.26 crore from Nov 2026 to Mar 2027, while rejecting its proposed purchases for Apr 2027. KSEB will buy power mainly during night off-peak hours through DEEP e-bidding portal.

The approved quantum is 145 MW for Nov at Rs 7.44/unit, 120 MW for Dec at Rs 7.99/unit, 240 MW each for Jan and Feb at Rs 6.99/unit and 270 MW for Mar at Rs 9.98-Rs 10/unit. The approved purchases will not help KSEB manage the shortage that's set to worsen by Nov 1. KSEB sought to buy 356.63 mu between Oct 2026 and Apr 2027 at Rs 336.25 crore, an average of Rs 9.43/unit, including peak-hour purchases in Mar and Apr at Rs 13.89/unit. KSERC approved the low-cost buy, citing the availability of power through banking arrangements and the high rates quoted for the limited quantum offered.

KSEB had cited a sharp fall in hydel generation due to El Niño, monsoon failure and a surge in demand in hot and humid weather. It projected a 17-23% rise in peak demand and a 12-17% rise in energy demand between Nov

2026 and May 2027, using Sept 2026's abnormal demand as a base. KSERC called it unrealistic.

Night off-peak demand in Oct was 300-700 MW below KSEB's projections and peak-hour demand fell by 500-700 MW after the northeast monsoon began on Oct 15. KSERC said KSEB should have done a sensitivity analysis under demand scenarios before committing to costly purchases and directed it to reassess its load-generation balance. It said KSEB had not fully factored in power from Sinnar project, battery storage, solar and additional central-sector allocation or the peak power purchases already approved for Mar-May 2027. Kerala can get 540 MW from Sinnar on a long-term basis, 270 MW from Jan 2027 and 270 MW from Mar at Rs 5.18/unit at the generator bus.

KSEB was told to sign the purchase pact at the earliest and strengthen banking arrangements with other states. UP had offered 600 MW of peak-hour power from Mar 1-Apr 15, 2027 and Punjab utilities offered peak and non-solar-hour power. Criticising delays in BESS projects, KSERC directed KSEB to commission the 125 MW/500 MWh Mylati project and three others totalling 110 MW/440 MWh by Jan 2027, with weekly progress reports carrying time-stamped photos.



HC allows women to work in toddy shops

TIMES NEWS NETWORK

Kochi: The high court has struck down Rule 7(37) of the Kerala Abkari Shops Disposal Rules, 2002, which prohibited the employment of women in toddy shops, ruling that the restriction was unconstitutional and violated fundamental rights guaranteed under the Constitution.

Justice P Gopinath declared the rule violative of Articles 14, 15, 19 and 21 of the Constitution, which guarantee equality, prohibit discrimination, protect fundamental freedoms and safeguard the right to life and personal liberty. The court was considering a petition by Sophy Kunjipalu, the widow of a toddy shop employee from Thrissur, challenging the govt's rejection of her claim for compassionate appointment at the toddy shop where

Sophy's determination pays off

Ramavarman T | TNN



Thrissur: "Even in the face of the gravest crisis, women must never give up. They must rise with resilience, seize every opportunity, take up any job and fight to secure their economic independence and dignity," said **Sophy Kunjipalu**, who waged a determined legal battle to defend her right to work in a toddy shop following the

her husband had worked. Senior counsel Renjith Thampian, appearing for the petitioner, submitted that Rule 7(37) initially prohibited women

death of her husband, who was a toddy shop employee, in 2024.

Welcoming the high court order, Sophy asserted that no profession should be denied to women simply because of their gender.

Sophy (49), a homemaker from Irinjalakuda, fought for two-and-a-half years for her right to gainful employment and staged agitations with the support of the INTUC. "My husband's family and my children were extremely supportive," she told TOI.

from working in foreign liquor shops as well, but the court had struck down the prohibition insofar as it applied to such shops.

Opposing the petition, the state govt argued that the rule was intended to protect women from exploitation and workplace harassment. The govt pleader submitted that toddy shops were often located in remote areas and that the rule-making authority had a duty to ensure women's safety and well-being. Citing Supreme Court's decision in the C B Muthamma case, the govt further contended that men and women could not be treated equally in all occupations.

Rejecting the govt's argument and referring to various Supreme Court judgments, HC observed that instead of banning women from working in toddy shops, the state should address inequality issues and ensure a safe working environment that enables women to choose their workplace and profession.

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EXTRACT OF THE DETAILED FORMAT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2026

Sl. No.	Particulars	₹ In Lakh					
		Quarter ended 30 th Sept. 2026		Half year ended 30 th Sept. 2026		Year ended 31 st March 2026	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	1,38,804	1,34,601	96,498	2,73,405	1,98,835	4,34,823
2	Net Profit/(Loss) for the period/ year before Tax	21,450	10,702	(15,542)	32,152	(26,462)	(22,840)
3	Net Profit/(Loss) for the period/ year after Tax	16,017	8,008	(11,581)	24,025	(19,703)	(16,640)
4	Total Comprehensive Income for the period/ year	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Paid up Equity Share Capital	51,612	51,595	51,551	51,612	51,551	51,566
6	Reserves Excluding (Revaluation Reserves)	-	-	-	-	-	1,26,438
7	Share Premium	78,212	78,176	77,952	78,212	77,952	78,028
8	Net Worth	2,02,324	1,86,382	1,74,850	2,02,324	1,74,850	1,78,004
9	Outstanding Debt	1,78,367	2,11,267	2,11,280	1,78,367	2,11,280	2,75,274
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Debt Equity Ratio	0.83	0.96	0.66	0.83	0.66	0.98
12	Earnings Per Share (EPS) (Face Value of ₹ 10/- each)* - Basic (₹)	3.10	1.55	(2.25)	4.66	(3.82)	(3.23)
-	Diluted (₹)	3.10	1.55	(2.24)	4.65	(3.81)	(3.22)
13	Total Debts ** to Total Assets	5.46%	6.72%	7.79%	5.46%	7.79%	8.92%
14	Capital Adequacy Ratio - Basel II	24.14%	23.86%	22.43%	24.14%	22.43%	22.22%
15	% of Gross NPA to Gross Advances	2.84%	5.40%	8.54%	2.84%	8.54%	5.41%
16	% of Net NPA to Net Advances	0.34%	0.83%	3.83%	0.34%	3.83%	1.77%
17	Return on Assets *	0.51%	0.26%	(0.43)%	0.76%	(0.74)%	(0.60)%

* Quarterly and half-yearly numbers are not annualised.
**Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Note: 1) Capital Redemption Ratio, Debenture Redemption Reserve, Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable, being a Banking company.

2) The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Full Format of the standalone Results for the quarter and half year ended 30th September 2026 is available on the Stock Exchange websites www.bseindia.com, www.nseindia.com and also on the Company's website www.esaf.bank.in.

Sd/-
Dr. Kadambelli Paul Thomas
Managing Director & CEO
DIN: 00199925

Place : Mannuthy
Date : 29th October 2026



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KEY HIGHLIGHTS H1 - FY 27

**Net Interest Income**
₹ 1,227 Cr

**Operating Profit**
₹ 711 Cr

**Net Profit**
₹ 240 Cr

**Total Business**
₹ 53,450 Cr*

**Net NPA**
0.34%

**CRAR**
24.14%

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