

# PSBs increase market share in outstanding individual home loans

**WHAT’S DRIVING IT.** Experts cite access to relatively cheaper deposits and focus on the retail segment

**Our Bureau**  
Mumbai

Public sector banks (PSBs) have upped their game on individual housing loans (IHLs), increasing their share to 44.11 per cent of the total outstanding IHLs as on March-end 2025 against 42.77 per cent as on March-end 2024, even as private sector banks lost market share.

During the same period, private sector banks’ (PvBs) market share in outstanding IHLs declined to 35.97 per cent from 37.51 per cent, per the latest National Housing Bank (NHB) data. Market experts attributed PSBs’ increased market share to their ability to offer loans cheaper due to access to relatively cheaper deposits and focus on the retail segment, especially home loans due to relatively lower delinquencies.

Markets share of housing finance companies (HFCs)



and regional rural banks (RRBs) in outstanding IHLs nudged up to 18.63 per cent (from 18.47 per cent) and 1.28 per cent (1.24 per cent) respectively.

Overall, while the collective outstanding IHLs of all four primary lending institutions/PLIs (PSBs, PvBs, HFCs and RRBs) rose 11.76 per cent year-on-year (y-o-y), home loan disbursements inched up 0.23 per cent. By

March-end 2025, PLIs’ outstanding IHLs stood at ₹36,07,533 crore. Disbursements during FY25 were at ₹8,77,060 crore.

**HIGHEST GROWTH**  
In FY25, PSBs recorded the highest y-o-y growth in outstanding IHLs and disbursements of 15.27 per cent and 12.42 per cent respectively, among all four PLIs. By March-end 2025, PSBs’ out-

Meantime, private sector banks’ market share in outstanding IHLs declined to 35.97 per cent from 37.51 per cent, per latest data

standing IHLs stood at ₹15,91,377 crore. Disbursements during FY25 were at ₹3,84,813 crore.

**PVBs DISBURSEMENTS**  
PvBs recorded the lowest y-o-y growth in outstanding IHLs of 7.17 per cent among all four PLIs. Disbursement of these banks declined 14.71 per cent y-o-y.

By March-end 2025, PvBs outstanding IHLs stood at

₹12,97,730 crore. Disbursements during FY25 were at ₹2,89,659 crore.

An expanding population of high-net-worth individuals, rising levels of disposable income, shifting buyer preferences towards larger living spaces, technologically advanced and future-proof residences served as key drivers, stimulating the housing market demand across the cities in India, according to the NHB’s latest annual report.

Home loans remain the largest constituent of retail credit of scheduled commercial banks with a share of 51 per cent in total retail credit as of March 2025.

HFCs reported a steady y-o-y growth in outstanding IHLs and disbursements of 12.73 per cent and 5.1 per cent respectively.

By March-end 2025, HFCs outstanding IHLs stood at ₹6,72,170 crore. Disbursements during FY25 were at ₹1,92,586 crore.

# ‘Pledging gold is no longer taboo’

**Piyush Shukla**  
Mumbai

“It is not a taboo any more to pledge gold in my view; those concepts are changing,” CSB Bank MD & CEO Pralay Mondal told *businessline* in an interaction.

The Thrissur-headquartered bank’s gross advances stood at ₹34,712 crore as on September-end, of which gold loans constituted 47 per cent, the largest amongst peers.

Mondal’s comments come amid a rapid growth in banks’ gold loan portfolio.

As *businessline* reported earlier this month, lenders’ net portfolio growth in the loans against gold jewellery (LAGJ) segment topped the ₹1 lakh crore mark for the first time in H1FY26.

This portfolio was up about 43 per cent (or by ₹44,519 crore) in H1FY25.

“Banks’ gold loan portfolio has increased over the last two quarters. There are two-three factors behind it. One is that unsecured loans, especially business loans, have taken a back seat. And some borrowers, who are not taking these loans due to higher interest rates, are leveraging their jewellery, which is sitting as an idle asset,” Mondal said.

“Second, gold is becoming not so sentimental as it is about working capital for business growth now. These are businessmen; their senti-



Gold is becoming not so sentimental as it is about working capital for business growth now

**PRALAY MONDAL**  
MD & CEO, CSB Bank



the bank expects 20-25 per cent deposit growth in FY26.

**NIM RANGE-BOUND**  
On net interest margin (NIM), Mondal said the repo rate cut transmission to marginal cost of funds based lending rate (MCLR) will start meaningfully from Q3, and hence the NIM will remain range-bound between 3.7 and 3.9 per cent.

If the regulator conducts a further repo cut, then the outlook could change on margins.

The bank expects asset quality to remain stable, and credit cost to fall below 50 basis points (bps) in FY26 from 53 bps in Q2.

ment is about profits and return on investment. So if they are getting a gold loan at a lower rate than an unsecured loan, probably some of them don’t mind. We are also seeing that some of the profiles of gold loan borrowers are changing, and that is the reason ticket sizes are also going up, at least for us. Third thing, the price of gold has risen, at least till the last month,” he said, adding that banks prefer extending gold loans because of lower risk weights and higher collateral, even though the operating cost of the product is a tad higher.

**BUSINESS GROWTH**  
CSB Bank is aiming to grow its overall credit by 25-30 per cent in FY26, the CEO said.

It could post even higher growth if deposit mobilisation continues its pace. Liquidity, however, has turned negative to neutral suddenly, and this could only be solved if currency gets little more stabilised and with foreign inflows, according to Mon-

dal. Beyond a point, he said, if liquidity does not improve in the market, despite the expected gains from the cash reserve ratio (CRR) cut, then it is a challenge as banks are already saying deposit rates will not fall further. Overall,



## Performance Highlights Q2 FY26

### Consolidated Results

(₹ In Crore)

| Particulars                                                                           | Q2 FY26 | Q2 FY25 | H1 FY26 | H1 FY25 | FY25  |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|-------|
| Total income                                                                          | 410     | 293     | 747     | 441     | 831   |
| Profit before exceptional item and tax                                                | 358     | 238     | 647     | 316     | 616   |
| Exceptional item of income - Profit on sale of equity shares of Bajaj Finserv Limited | -       | -       | 1,522   | -       | -     |
| Share of profits of associates                                                        | 1,617   | 1,321   | 3,511   | 2,861   | 6,132 |
| Profit before tax                                                                     | 1,976   | 1,559   | 5,679   | 3,177   | 6,748 |
| Profit after tax                                                                      | 1,559   | 1,436   | 5,046   | 3,047   | 6,521 |

### Standalone Results

(₹ In Crore)

| Particulars                                                                           | Q2 FY26 | Q2 FY25 | H1 FY26 | H1 FY25 | FY25    |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|
| Total income                                                                          | 2,514   | 1,143   | 2,822   | 1,282   | 1,600   |
| Profit before exceptional item and tax                                                | 2,464   | 1,090   | 2,723   | 1,180   | 1,413   |
| Exceptional item of income - Profit on sale of equity shares of Bajaj Finserv Limited | -       | -       | 1,983   | -       | -       |
| Profit before tax                                                                     | 2,464   | 1,090   | 4,706   | 1,180   | 1,413   |
| Profit after tax                                                                      | 2,181   | 1,051   | 4,217   | 1,117   | 1,292   |
| Investments (at cost)                                                                 | 21,430  | 12,720  | 21,430  | 12,720  | 16,183  |
| Investments (at market value)                                                         | 236,429 | 266,380 | 236,429 | 266,380 | 223,734 |

**BAJAJ HOLDINGS & INVESTMENT LIMITED** | CIN: L65100PN1945PLC004656 | Website: www.bhil.in

Registered Office: C/o Bajaj Auto Limited Complex, Mumbai - Pune Road, Akurdi, Pune - 411 035

Corporate Office: 6th Floor, Bajaj Finserv Corporate Office, Off Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014

This is an abridged representation of the financial results of Q2 FY26 and is not for the purpose of legal compliance. As required by regulations, the results have been prepared as per Indian Accounting Standards (Ind AS)



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MAHARASHTRA  
SCOOTERS

## PSO sector body gets RBI nod

**Our Bureau**  
Mumbai

The Reserve Bank of India (RBI) on Tuesday said it has decided to recognise the ‘Self-Regulated PSO Associ-

ation’ (SRPA) as the self-regulatory organisation (SRO) for the payment system operators’ (PSOs) sector, according to a statement.

The aforesaid recognition for the PSO sector body follows the RBI’s Framework

for Recognition of SRO for Payment System Operators issued in October 2020, and the Omnibus Framework for Recognition of SROs for Regulated Entities of the Reserve Bank issued in March 2024.

| MEENAKSHI INDIA LIMITED                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                     |                         |                         |                         |                         |                         |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|------------|
| CIN : L74300TN1987PLC014678                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| Regd. Office 29 / 16 Whites Road, IV Floor, Royapettah, Chennai - 600014                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| Phone: 044-42636795, EMAIL ID: ho.accounts@milgroup.in, www.milgroup.in                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| Statement of standalone unaudited financial results for the Quarter and Half year ended on 30.09.2025 (Rs. in Lakhs except per share data)                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| Sl.No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Particulars                                                                                                                         | Quarter Ended           |                         |                         | Half Year Ended         |                         | Year Ended |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                     | 30.09.2025<br>Unaudited | 30.06.2025<br>Unaudited | 30.09.2024<br>Unaudited | 30.09.2025<br>Unaudited | 30.09.2024<br>Unaudited |            |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Total Income from Operations                                                                                                        | 3,187                   | 3,742                   | 3,717                   | 6,930                   | 6,934                   | 18,787     |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Net Profit for the period before Tax (before Exceptional and / or Extraordinary items)                                              | 131.77                  | 334                     | 488                     | 466                     | 1,140                   | 4,809      |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Net Profit for the period before Tax (after Exceptional and / or Extraordinary items)                                               | 131.77                  | 334                     | 488                     | 466                     | 1,140                   | 4,809      |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Net Profit for the period after tax (after Exceptional and / or Extraordinary items) for continued operations                       | 76.2                    | 282                     | 366                     | 358                     | 856                     | 3,910      |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Net Profit for the period after tax (after Exceptional and / or Extraordinary items) for discontinued operations                    | -                       | -                       | (16)                    | -                       | (41)                    | 9          |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Total Comprehensive income for the period (comprising profit for the period (after tax) and other comprehensive income (after tax)) | (5)                     | (5)                     | 0                       | (10)                    | 1                       | (22)       |
| 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Equity Share Capital                                                                                                                | 1,125                   | 1,125                   | 375                     | 1,125                   | 375                     | 375        |
| 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Other Equity excluding Revaluation Reserve                                                                                          | -                       | -                       | -                       | -                       | -                       | 11,534     |
| 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Earnings Per Share (EPS) for Continued Operations of Rs. 10 each - (Basic and Diluted EPS (in Rs.))                                 | 0.68                    | 2.51                    | 9.76                    | 22.82                   | 3.18                    | 104.26     |
| 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Earnings Per Share (EPS) for Dis-continued Operations of Rs. 10 each - (Basic and Diluted EPS (in Rs.))                             | -                       | -                       | (0.42)                  | -                       | (1.09)                  | 0.23       |
| 1. The above unaudited financial result have been prepared in accordance with the Indian Accounting Standards ("Ind AS") - 34 "Interim Financial Reporting" as prescribed under section 133 of Companies Act, 2013 and compiled keeping in view the provision of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). These results have been reviewed by Audit Committee and approved by the Board of Directors at its meeting held on 10.11.2025 |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| 2. In accordance with IND AS 108 - "Segment Reporting" the company has identified the following business segments:                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| a) Textiles; b) Others                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| 3. The financial results are available on the website of company - www.milgroup.in                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| 4. The figures for the quarter ended 31st March 2025 are the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the end of the this quarter of that financial year                                                                                                                                                                                                                                            |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| 5. The company successfully allotted 75,00,000 equity shares of Rs. 10/- each as bonus shares on May 26, 2025 resulted in additional equity capital of Rs. 750/- Lakhs accordingly, paid up share capital increased from Rs. 375 Lakhs to Rs. 1125 Lakhs.                                                                                                                                                                                                                                             |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| 6. Figures for previous period / year have been regrouped wherever necessary to confirm to current period classification.                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| For Meenakshi India Limited KANCHAN RATH COMPANY SECRETARY                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                     |                         |                         |                         |                         |                         |            |
| Place : Chennai Date : 10.11.2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                     |                         |                         |                         |                         |                         |            |



**SHRI RAM FINANCE CORPORATION PVT. LTD.**  
EMPOWERING FINANCIAL STRENGTH

CIN: U65100CT2004PTC016590

Registered Office: 3rd Floor, Parishram Tower, Shankar Nagar, Raipur, Chhattisgarh, India, 492001  
Tel: 1800-313-2525 | Email: [Support@srfcnbfc.com](mailto:Support@srfcnbfc.com) | Website: <https://srfc.org.in/>

### STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE SECOND QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

In Compliance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") the Board of Directors of the Shri Ram Finance Corporation Private Limited ("Company") at their meeting held on Monday, 10th November, 2025 approved the Unaudited Financial Results (Standalone) for the Quarter and Half Year Financial Year ended 30th September, 2025 ("Results").

The results, along with the Auditor Report (Standalone) by M/s. Agrawal & Bardiya, Statutory Auditor of the Company are available on the website of the Company at <https://srfc.org.in/upload/investor-documents/a31.pdf> and on websites of the Stock Exchanges i.e. BSE Limited at [www.bseindia.com](http://www.bseindia.com). In compliance with Regulation 52(8) of the Listing Regulations, we hereby notify that the same can also be accessed by scanning the following Quick response (QR) code:

For Shri Ram Finance Corporation Private Limited  
Sd/-  
Gaurav Bhattar  
Managing Director  
DIN: 01248032



### KOVILPATTI LAKSHMI ROLLER FLOUR MILLS LIMITED

CIN: L15314TN1961PLC004674

Regd. Off: 75/8, Benares Cape Road, Gangaikondan, Tirunelveli 627352  
Phone: +91 462 248 6532, Fax: +91 462 248 6132  
E-Mail: [ho@klrf.in](mailto:ho@klrf.in), Web: [www.klrf.in](http://www.klrf.in).

#### INFORMATION REGARDING OPENING OF A SPECIAL WINDOW FOR RE-LODGE MENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Pursuant to the Securities and Exchange Board of India ("SEBI") Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/ CIR/2025/97 dated July 02, 2025, a special window has been opened only for re-lodgement of share transfer deeds, which were lodged prior to deadline of April 01, 2019 and rejected / returned / not attended to due to deficiency in the documents / process or otherwise, for a period of 6 months from July 07, 2025 till January 06, 2026 ("special window period"). The shares that are re-lodged for transfer during this period shall be issued only in demat mode. Due process shall be followed for such transfer-cum-demat requests. Shareholders who missed the earlier deadline, may now avail this opportunity by submitting such re-lodgement request along with the requisite documents to MUFG Intime India Pvt Ltd (formerly "Link Intime India Private Limited"), the Registrar and Share Transfer Agent (RTA) of the Company within the above stipulated time, whose details are as follows: Postal Address: Surya, 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore – 641 028, Tamil Nadu, India Contact: +91 422 231 4792, 253 9835, 253 9836 Email: [Investor.helpdesk@in.mrms.mufg.com](mailto:Investor.helpdesk@in.mrms.mufg.com)

#### UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE

The shareholders who are holding shares in physical form are requested to update their KYC, Bank account details and contact information including email id and are also requested to convert their physical shares into dematerialized form.

By order of the Board  
For Kovilpatti Lakshmi Roller Flour Mills Limited  
**S.Piramuthu**  
Company Secretary and Compliance Officer  
Membership No. FCS 9142



किशोरी गटात विजेतपद पटकावणाऱ्या पुणे ग्रामीण संघातील खेळाडू जेतेपदाच्या करंडकासह.

## किशोरी गटात पुणे ग्रामीण; किशोर गटात परभणी विजेते

३६वी किशोर/किशोरी गट राज्य अजिंक्यपद निवड चाचणी कबड्डी स्पर्धा : अहमदनगर, पालघर यांचा अंतिम लढतीत पराभव

लोकमत न्यूज नेटवर्क

**पुणे :** पुणे ग्रामीण, परभणी संघांनी ३६व्या राज्य अजिंक्यपद निवड चाचणी कबड्डी स्पर्धेत किशोरी व किशोर गटाचे विजेतेपद पटकावले. परभणीचे जेतेपदाचे हे सलग दुसरे वर्ष आहे.

किशोरी गटाच्या अंतिम सामन्यात पुणे ग्रामीण संघाने अहमदनगरचा ३२-२० असा पराभव करीत राजेशी चंदन पांडे चपकावरच आमदार चपकावर पहिल्यांदा नाव कोरले. आक्रमक सुरुवात करणाऱ्या पुण्याने पहिला लोन देत पूर्वाधीत १९-१० अशी आघाडी घेतली.

उत्तरार्धात आपल्या खेळातील जोरा कायम राखत दुसरा लोन दिला. मानसी गावडे, रुविता माने यांच्या धावदार चढाया, सई जाधवची मिळालेली

पकडीची साथ यामुळे हा विजय सोपा गेला. मुंबई शहर पर्यंचम, नाशिक ग्रामीण या बळावळ संघांना पराभूत करणाऱ्या अहमदनगरला अंतिम सामन्यात मात्र ही किमया साधता आली नाही. त्यांच्या झोनेवरील ढवण, फौजीया शेख, श्रेया अहलूवालकर यांचे खेळ या सामन्याचा बहारला नाही.

किशोर गटाच्या अंतिम सामन्यात गतविकेच्या परभणीने पालघरला ४२-३० असे नमावीत स. प्रभाकर नागो पाटील चपकावरच आमदार चपकावर नाव कोरले. पहिल्या डावात दोन्ही संघांनी एकमेकांचा अंदाज घेत खेळ केल्याने विश्र्वीला गुणपत्तक १५-१४ असा परभणीकडे झुकला होता. दुसऱ्या डावात मात्र जोरदार मूसळी मारत परभणीने २ लोन देत सलग दुसऱ्यांदा विजेतेपदावर आपले नाव कोरले.

### पालघरची झुंज

सहल चव्हाण, विजय तारे यांच्या चौफेर चढाया त्यांना दीपराज कांबळे, सुनीलकुमार कांबळे यांची मिळालेली पकडीची भक्कम साथ यामुळे हा विजय शक्य झाला. पालघरच्या चिनीत पाचलकर, ध्रुव डोगरे, निशांत बाईत यांचा पहिल्या डावातील जोरा दुसऱ्या डावात दिसला नाही.

सर्वोच्च बळीस वितरण विधान सोबो उपाध्यक्ष आणूपा बनसोडे व राज्य कबड्डी संघटनेचे सचिव बाबूराव चांदरे यांच्या उपस्थितीत पार पडला. तदनुषंगी अर्जून पुरवकारा शुक्रवारी खाटावस्य, धारसली सातव-सोई, राजू भुले, शोभा भगत, संगीता सोनावणे, नितीन भुले उपस्थित होते.

## आंतरराष्ट्रीय जिम्नॅस्टिक स्पर्धेत अर्णव जाधवने जिकली १२ पदके

लोकमत न्यूज नेटवर्क

**पुणे :** पुण्याच्या अर्णव जाधव या खेळाडूने मुक्तयाच्या फिलिप्स आणि थालंड येथे झालेल्या आंतरराष्ट्रीय जिम्नॅस्टिक स्पर्धेत १० वर्षांखालील गटात तीन सुवर्णपदकांसह एकूण १२ पदकांची कमाई केली.

फिलिप्स येथे झालेल्या दहाव्या आंतरराष्ट्रीय जिम्नॅस्टिक कपमध्ये सहा देशांतील ८०० खेळाडू सहभागी झाले होते. आर्मेनिया पोल आणि बॉल्ट प्रकरात शाहदार कामगिरी करताना दोन सुवर्णपदके जिंकली. हाय बार आणि पोला या प्रकरात त्याने दोन सреб्यपदके जिंकली. तर सांखिक स्पर्धेत त्याला कांस्यपदकावर समाधान मानता आले. थालंड येथे झालेल्या जेथारसी जिम्नॅस्टिक स्टारस स्पर्धेत १० देशांतील



५८ क्लब सहभागी झाले होते. अर्णवने पोमेल, पोलो, हाय बार आणि पॅरलल प्रकरात चार कांस्यपदकांची कमाई केली. रिंग आणि वॉल्ट प्रकरात त्याने दोन स्रेणपदके जिंकली. तर सांखिक स्पर्धेत त्याला कांस्यपदकावर समाधान मानता आले. थालंड येथे झालेल्या जेथारसी जिम्नॅस्टिक स्टारस स्पर्धेत १० देशांतील

### चॅम्प्स करंडक क्रिकेट स्पर्धा आजपासून

लोकमत न्यूज नेटवर्क

**पुणे :** लाईव फिट आणि ग्रीन वॉक्स क्रिकेट अकादमी यांच्या संयुक्त विद्यमाने आयोजित चॅम्प्स करंडक १२ वर्षांखालील क्रिकेट स्पर्धेत ५ मिनिटित संघांनी आपला सहभाग नोंदवला आहे. ही स्पर्धा पाणव येथील कोकोटे स्पोर्ट्स क्रिकेट मैदानावर १२ नोव्हेंबर पासून सुरुवात आहे.

स्पर्धेविषयी अधिक माहिती देताना स्पर्धा संचालक गोविंद पवार म्हणाले की, स्पर्धेत स्टार स्पोर्ट्स क्रिकेट अकादमी, हेरॉक क्रिकेट अकादमी, कोकोटे स्पोर्ट्स अकादमी, टू एन स्पोर्ट्स संगमरी, स्पेशल इलेक्शन या संघांनी सहभाग नोंदवला आहे. सर्वोच्च सामने साखळी पद्धतीने होणार आहे. सामने १५ चढाव्यांचे होणार असून अखंड दोन संघांमध्ये अंतिम लढा होणार आहे. विजेत्या संघाला करंडक पारितोषिक देण्यात येणार असल्याचे माहिती गोविंद पवार यांनी सांगितली.

## विद्या ढॅलीची सेंट झेवियर्सवर मोठ्या फरकाने मात

लोकमत न्यूज नेटवर्क

**पुणे :** लॉयला फुटबॉल क्लब स्पर्धेमध्ये आठव्या दिवशी विद्या ढॅलीने सेंट झेवियर्सवर ८-० असा मोठ्या फरकाने विजय मिळवत सातव सारखे.

पाणव येथील लॉयला एच. एस. मैदानावर सुरू असलेल्या स्पर्धेत ग्राहकवारी १२ वर्षांखालील गटात विद्या ढॅलीने आदिपत दिवेंदी यांच्या (३, १०, २५वे मि) तीन गोलच्या कामगिरीच्या मदतीने सेंट झेवियर्सला

८-० असे हरवले. आहान बैस (५ वे मि) आणि आकाश ओझा (७, १७ वे मि) आणि महार देशमुख (३३, ३४ वे मि) यांची त्याला चांगली साथ लागली.

दुसरे सामन्यामध्ये, विद्या भक्तेने १२ वर्षांखालील गटाच्या क गट सामन्यात जेएन पॅट्रिट टॅक्निकल स्कूलवर २-० असा विजय मिळवला. आहान परेसने तिसऱ्या मिनिटाला केलेला गोल निर्णायक ठरला.

१२ वर्षांखालील गटाच्या दुसऱ्या

सामन्यात, सेंट झेवियर्सने (ब गट) पीएन एन नागरपाला दे स्कूलवर २-१ असा संपूर्णपणे विजय मिळवला. विजेत्यांकडून अर्णव येरे (५ वे मि) आणि क्रिस्टनो आयलस (३३ वे मि) यांनी गोल केले.

पीएन एन नागरपाला दे स्कूलसाठी एकोब गोल रिलिक बिटने (३३ वे मि) यांनी केला.

चौथ्या सामन्यात, १२ वर्षांखालील गटाच्या रूय बमये विश्व कॅम्प सेंटाला सेंट झेवियर्स एच. एस. विरुद्ध पुढे चाल देण्यात आली.

 मस्ट READ

## स्केलअप संघाचे सलग दोन विजय

अभिषेक ठाकुर करंडक टी-२० क्रिकेट स्पर्धा

लोकमत न्यूज नेटवर्क

**पुणे :** स्केलअप ब संघाने रॉक २७ क्रिकेट अँकेडमी आणि स्पेशलाइंड क्रिकेट अँकेडमी या संघांचा पराभव करून अभिषेक ठाकुर करंडक आंतरकलब खेळ गटाच्या टी-२० क्रिकेट स्पर्धा सलग दोन विजयांसह शानदार सुरुवात केली.

ध्रुव गहाणे आणि शुभम उपाध्याय यांच्या फलंदाजीच्या जोरावर स्केलअप ब संघाने रॉक २७ अँकेडमीचा ४५ धावांनी पराभव केला. स्केलअप ब संघाने १६४ धावांचे लक्ष्य उभे केले. यामध्ये शुभम उपाध्याय याने नाबाद ५४ धावांची



आणि आठव्या क्रमांकावर आलेल्या ध्रुव गहाणे याने ४६ धावांची खेळी केली. शुभम आणि ध्रुव यांनी ४०० चेंडूत ८६ धावांची भागीदारी रचली आणि संचाल साधनानंतरक धावसंख्या गाठून दिली. या लक्ष्याचा पाठलाग करताना रॉक २७ क्रिकेट अँकेडमीचा डाव १२३ धावांचे संपुष्टात आला. यशवंत काळे याने २८ धावा करून प्रतिकार केला. अभिषेक गंवाणे आणि अजय सिध्दी यांनी परत्येकी तीन गडी बाद केले.

शुभम तैसवाल याने फटकावलेल्या नाबाद ९० धावांच्या जोरावर स्केलअप ब संघाने स्पेशलाइंड क्रिकेट अँकेडमीचा ६ गडी राखून पराभव करत सलग दुसरा विजय मिळविला. स्पेशलाइंड क्रिकेट अँकेडमीने २० चढाव्यामध्ये १४४ धावा केल्या.

औम खाटावर (३४ धावा), अर्ष यादव (२६ धावा) आणि जय जी. (२३ धावा) यांनी संघाचा डाव बांधला. हे लक्ष्य स्केलअप ब संघाने ८५ चढावां व ४ गडी गमावून पूर्ण केले. शुभम तैसवाल याने २४ चेंडूत ४२ चौकार आणि ६ चढाव्यांच्या मदतीने नाबाद ८० धावा चोपल्या. दुसऱ्या बाजूने रुद्राज घोसाळे याने ४५ धावांची खेळी केली. या दोघांनी ३४ चेंडूत १०४ धावांची सलामी देत संघाचा विजय सोपा केला.

## पीवायसी हिंदू जिमखाना, डेक्कन जिमखाना मॉन्स्टर्स, पूना क्लब किंगज संघांची विजयी सलामी

लोकमत न्यूज नेटवर्क

**पुणे :** पीवायसी हिंदू जिमखाना वॉरियर्स, डेक्कन जिमखाना मॉन्स्टर्स, पूना क्लब किंगज आणि पूना क्लब मॅजिशियन्स या संघांनी प्रतियुद्ध संघांचा पराभव करून पुणे क्यू स्पोर्ट्स प्रीमिअर लीग आंतर क्लब स्नूकर स्पर्धेत उद्घाटनाचा दिवस गाजवला.

पीवायसी वॉरियर्स संघाने पूना क्लब क्यू माफिया संघाचा ३-१ असा पराभव केला. सामन्याच्या एकरीमध्ये निमिश कुलकर्णी याने क्रिश रानी याचा ११३-११० असा पराभव केला. दुहेरीया सामन्याचा पूना क्लबच्या अश्वक परवाने १-१ अशी बरोबरी राहिली. त्यानंतर पीवायसी जिमखानाच्या आदित्य



सुरज राठी

देशपांडे आणि निशाद चौगुले या जोडीचा ७०-६० असा पराभव करून सामन्यात १-१ अशी बरोबरी राहिली. त्यानंतर पीवायसी जिमखाना राजवर्धन जोशी याने सुनील

आशर याचा ५३-३९ असा आणि आनंद आपटे याने पूना क्लबच्या संजय दिग्गि याचा १११-९५ असा पराभव करून पीवायसी संघाला ३-१ असा विजय

मिळवून दिला. दुसऱ्या सामन्यामध्ये डेक्कन जिमखाना मॉन्स्टर्स संघाने आरसीबीसी रॉकेट्स संघाचा ३-० असा पराभव केला. या विजयामध्ये सुनील अल्लुडे, राजेंद्र आढाव, यश देशपांडे आणि सचिन विवे यांची कामगिरी महत्त्वपूर्ण ठरली. ब गटाच्या सामन्यामध्ये पूना क्लब किंगज संघाने आरसीबीसी डोमिनर्स संघाचा ३-१ असा पराभव करून शानदार सुरुवात केली.

चुररीच्या झालेल्या सामन्यामध्ये पूना क्लब मॅजिशियन्स संघाने पीवायसी जयवंदर संघाचा ३-२ असा पराभव केला. योगेश लोहियाने सुरज राठी याचा पराभव केला. सर्वोच्च उद्घाटन पर्येझ सौदागर, जितेंद्र पटोडिया आणि पुजा शेट्टी यांच्या हस्ते करण्यात आले.

## BAJAJ FINSERV LIMITED

CIN: L65923PN2007PLC130075

Registered Office: C/o Bajaj Auto Limited Complex, Mumbai - Pune Road, Akurdi, Pune - 411 035

Corporate Office: 6th Floor, Bajaj Finserv Corporate Office, Off Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014

Website: www.bajajfinserv.com/about-us | E-mail ID: investors@bajajfinserv.in | Telephone: +91 20 7150 5700

Extract of unaudited consolidated financial results for the quarter and half year ended 30 September 2025

| Sr. No. | Particulars                                                        | ₹ (In Crore)                         |                                        |                                      |
|---------|--------------------------------------------------------------------|--------------------------------------|----------------------------------------|--------------------------------------|
|         |                                                                    | Quarter ended 30.09.2025 (Unaudited) | Half year ended 30.09.2025 (Unaudited) | Quarter ended 30.09.2024 (Unaudited) |
| 1       | Revenue from operations                                            | 37,402.93                            | 72,842.01                              | 33,703.74                            |
| 2       | Profit before tax                                                  | 6,225.13                             | 14,028.77                              | 5,965.97                             |
| 3       | Profit for the period (attributable to owners of the company)      | 2,244.10                             | 5,033.15                               | 2,086.97                             |
| 4       | Total comprehensive income (attributable to owners of the company) | 1,209.37                             | 3,732.32                               | 2,932.35                             |
| 5       | Paid-up equity share capital                                       | 159.71                               | 159.71                                 | 159.53                               |
| 6       | Other equity (as shown in the Balance Sheet of previous year)      |                                      |                                        | 72,235.71                            |
| 7       | Earnings per share (not annualised) (Face value of ₹ 1 each)       |                                      |                                        |                                      |
|         | Basic (₹)                                                          | 14.1                                 | 31.5                                   | 13.1                                 |
|         | Diluted (₹)                                                        | 13.9                                 | 31.2                                   | 13.0                                 |

Key standalone financial information is given below:

| Sr. No. | Particulars       | ₹ (In Crore)                         |                                        |                                      |
|---------|-------------------|--------------------------------------|----------------------------------------|--------------------------------------|
|         |                   | Quarter ended 30.09.2025 (Unaudited) | Half year ended 30.09.2025 (Unaudited) | Quarter ended 30.09.2024 (Unaudited) |
| 1       | Total income      | 1,481.28                             | 1,935.56                               | 1,227.14                             |
| 2       | Profit before tax | 1,403.23                             | 1,792.35                               | 1,165.76                             |
| 3       | Profit after tax  | 1,085.18                             | 1,415.10                               | 907.57                               |

Note: The above is an extract of the unaudited financial results for the quarter and half year ended 30 September 2025 which have been reviewed by the Audit Committee, approved by Board of Directors at its meeting held on 11 November 2025, subjected to limited review by statutory auditors and filed with the stock exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the aforesaid financial results is available on the website of the Company, BSE Limited and National Stock Exchange of India Limited i.e. www.bajajfinserv.com and www.bseindia.com and www.nseindia.com respectively. The same can be accessed by scanning the QR code provided below.



Pune  
11 November 2025



By order of the Board of Directors  
For Bajaj Finserv Limited

Sanjiv Bajaj  
Chairman & Managing Director

## BAJAJ HOLDINGS & INVESTMENT LIMITED

CIN: L65100PN1945FPLC004656

Registered Office: C/o Bajaj Auto Limited Complex, Mumbai - Pune Road, Akurdi, Pune - 411 035

Corporate Office: 6th Floor, Bajaj Finserv Corporate Office, Off Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014

Website: www.bhil.in | E-mail ID: investors@bhl.in | Telephone: +91 20 7157 6066

Extract of unaudited consolidated financial results for the quarter and half year ended 30 September 2025

| Sr. No. | Particulars                                                                         | ₹ (In Crore)                         |                                        |                                      |
|---------|-------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|--------------------------------------|
|         |                                                                                     | Quarter ended 30.09.2025 (Unaudited) | Half year ended 30.09.2025 (Unaudited) | Quarter ended 30.09.2024 (Unaudited) |
| 1       | Revenue from operations                                                             | 396.87                               | 721.53                                 | 279.07                               |
| 2       | Profit before exceptional item and tax                                              | 358.19                               | 646.76                                 | 237.79                               |
| 3       | Exceptional item of income                                                          |                                      |                                        |                                      |
|         | Profit on sale of equity shares of Bajaj Finserv Limited                            | -                                    | 1,521.88                               | -                                    |
| 4       | Profit before tax                                                                   | 1,975.66                             | 5,679.43                               | 1,559.23                             |
| 5       | Profit for the period (attributable to owners of the company)                       | 1,559.02                             | 5,045.53                               | 1,436.36                             |
| 6       | Total comprehensive income (attributable to owners of the company)                  | 1,277.71                             | 5,742.95                               | 2,504.82                             |
| 7       | Paid-up equity share capital                                                        | 111.29                               | 111.29                                 | 111.29                               |
| 8       | Other equity (as shown in the Balance Sheet of previous year)                       |                                      |                                        | 62,576.26                            |
| 9       | Basic and diluted earnings per share (₹) (not annualised) (Face value of ₹ 10 each) | 140.1                                | 453.4                                  | 129.1                                |

Key standalone financial information is given below:

| Sr. No. | Particulars                                              | ₹ (In Crore)                         |                                        |                                      |
|---------|----------------------------------------------------------|--------------------------------------|----------------------------------------|--------------------------------------|
|         |                                                          | Quarter ended 30.09.2025 (Unaudited) | Half year ended 30.09.2025 (Unaudited) | Quarter ended 30.09.2024 (Unaudited) |
| 1       | Total income                                             | 2,514.07                             | 2,821.75                               | 1,142.67                             |
| 2       | Profit before exceptional item and tax                   | 2,463.69                             | 2,733.45                               | 1,090.36                             |
| 3       | Exceptional item of income                               |                                      |                                        |                                      |
|         | Profit on sale of equity shares of Bajaj Finserv Limited | -                                    | 1,982.99                               | -                                    |
| 4       | Profit before tax                                        | 2,463.69                             | 4,706.44                               | 1,090.36                             |
| 5       | Profit after tax                                         | 2,180.76                             | 4,216.50                               | 1,051.15                             |

Note: The above is an extract of the unaudited/audited financial results for the quarter and half year ended 30 September 2025 which have been reviewed by the Audit Committee, approved by Board of Directors at its meeting held on 11 November 2025, subjected to limited review/audit by statutory auditors and filed with the stock exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the aforesaid financial results is available on the website of the Company, BSE Limited and National Stock Exchange of India Limited i.e. www.bhil.in, www.bseindia.com and www.nseindia.com respectively. The same can be accessed by scanning the QR code provided below.



Pune  
11 November 2025



By order of the Board of Directors  
For Bajaj Holdings & Investment Limited

Sanjiv Bajaj  
Managing Director & CEO