



Twamev Construction and Infrastructure Limited

(Formerly known as Tantia Constructions Limited)

Registered Office

DD-30, 7th Floor, Sector-1
Salt Lake City, Kolkata - 700064
+91 33 49505600
info@twamevcons.com

Date: 27.01.2026

The Secretary
BSE Limited
New Trading Wing,
Rotunda Building,
PJ Tower, Dalal Street,
Mumbai – 400001
Scrip code – 532738

The Manager
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block “G”
5th Floor, Bandra Kurla Complex,
Bandra East,
Mumbai – 400051
Symbol – TICL

Dear Madam/ Sir,

Sub: Intimation of Board Meeting under Regulation 29 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We would like to inform you that the meeting of Board of Directors of the Company is scheduled to be held on Saturday, 31st January, 2026, *inter-alia*, to consider, approve and take on record the Un-Audited Financial Results (both Standalone and Consolidated) of the Company for the quarter ended 31st December, 2025.

Further, please note that pursuant to the provisions of SEBI (Prohibition of Insider Trading) Regulations, 2015, as amended, and Company's Code of Conduct to Regulate, Monitor and Report Trading by Designated Persons, the “Trading Window” for trading in the equity shares of the company which has been closed from 1st January, 2026, will open 48 hours after the announcement by the Company of the Financial Results to the stock exchange(s) where the shares of the company are listed.

This may be treated as compliance with Regulation 29 and any other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements), 2015 and/or any other applicable law.

Thanking you
Yours Faithfully,

For Twamev Construction and Infrastructure Limited

Digitally signed by NEHA SARAF
Date: 2026.01.27 12:51:55 +05'30'

Neha Saraf
Company Secretary
Mem No.: A52479



Corporate Office

Martin Burn Business Park, 17th Floor
Office No: 1704, Plot 3, Block BP
Sector V, Saltlake City, Kolkata – 700091
+91 33 49505600
info@twamevcons.com

Delhi Office

5th Floor, Unit No. 517 & 518
Le-Meridian Commercial Complex
Raisina Road, New Delhi - 110001
+91 11 40581302
delhi@twamevcons.com


MUTHOOT CAPITAL SERVICES LIMITED
 CIN: L67120KL1994PLC007726

 Regd. Office: 3rd Floor, Muthoot Towers, M.G. Road, Kochi - 682 035, Kerala
 Tel: 0484 - 6619 600, Email: secretarial@muthootcap.com, Web: www.muthootcap.com
Statement of the Unaudited Financial Results for the Quarter and Nine months ended December 31, 2025
 (in lakhs except earnings per share)

Sl. No	Particulars	Quarter ended		Nine Months ended		Year ended 31.03.2025 (Audited)
		31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2023 (Unaudited)	
1.	Total Income from Operations	15,507.96	15,354.39	12,568.11	45,394.13	33,433.80
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	1,031.56	371.53	1,728.97	786.39	5,342.05
3.	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	1,031.56	371.53	1,728.97	786.39	6,039.77
4.	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	765.06	282.72	1,255.56	580.79	4,574.60
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (After Tax))	843.39	330.77	1,269.35	733.04	4,036.85
6.	Paid-up Equity Share Capital	1,644.75	1,644.75	1,644.75	1,644.75	1,644.75
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year (as on 31.03.2025)	64,894.65				64,161.61
8.	Securities Premium Account	20,134.80				20,134.80
9.	Net Worth	66,539.40	65,490.01	65,211.75	66,539.40	65,211.75
10.	Outstanding Debt	3,19,997.66	2,99,599.11	2,56,717.23	3,19,997.66	2,56,717.23
11.	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
12.	Debt Equity Ratio	4.81	4.56	3.94	4.81	3.94
13.	Earnings Per Share (₹ 10/- each) (for continuing and discontinued operations)					
1.	Basic (₹ 1)*	4.65	1.72	7.63	3.53	23.91
2.	Diluted (₹ 1)*	4.65	1.72	7.63	3.53	27.81
14.	Capital Redemption Reserve			NA		
15.	Debenture Redemption Reserve					
16.	Debt Service Coverage Ratio					
17.	Interest Service Coverage Ratio					

Note:
 (a) The above is an extract of the detailed format of Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results are available on the Company's website at www.muthootcap.com/investors, BSE Ltd. website at www.bseindia.com and National Stock Exchange of India website at www.nseindia.com.

(b) For the other item(s) referred in Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to the Stock Exchanges and can be accessed at www.muthootcap.com/investors; www.bseindia.com and www.nseindia.com.

 For Muthoot Capital Services Limited
 Sd/-
 Tina Suzanne George
 Whole Time Director
 DIN: 09775050

 Place: Kochi
 Date: January 21, 2026

Twamev Construction and Infrastructure Limited

 CIN: L74210WB1964PLC026284
 Registered Address: DD-30, Sector-1,
 Salt Lake City, Kolkata - 700064

NOTICE

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Thanking you
 Yours Faithfully,

For Twamev Construction and Infrastructure Limited

Sd/-
 Tarun Chaturvedi
 Whole-time Director
 DIN: 02309045

General Atlantic to acquire minor stake in Balaji Wafers

 SHARLEEN D'SOUZA
 Mumbai, 22 January

Investment firm General Atlantic on Thursday said that it has entered a "definitive agreement" to acquire a stake in Balaji Wafers, an Indian snack maker.

The deal value was not disclosed but according to a source, Balaji Wafers has agreed to sell a 7 per cent stake for ₹2,050 crore.

General Atlantic's investment will enable Balaji Wafers to focus on strengthening corporate functions and innovation, said a press statement.

Drawing on General Atlantic's global expertise in the food and consumer sectors, Balaji plans to expand in India.

Intensive Fiscal Services acted as the exclusive adviser to Balaji Wafers. The transaction is subject to regulatory approvals and is expected to close later in 2026.

Chandubhai Virani, founder and chairman of Balaji Wafers, said: "This partnership marks an important milestone in our journey. General Atlantic's deep understanding of consumer

businesses, record of working with founder families and long-term approach to value creation align well with our vision for Balaji Wafers."

Keyur Virani, whole-time director of Balaji Wafers, said: "General

Atlantic's investment will support our efforts to establish and operate world-class facilities, invest in innovation and



THE DEAL VALUE HAS
 NOT BEEN DISCLOSED,
 BUT A SOURCE SAID
 BALAJI WAVERS HAS
 AGREED TO SELL A
 7% STAKE FOR
 ₹2,050 CRORE

moderated its production capabilities while preserving the flavour and quality that its consumers have grown to love. We see significant growth potential in India's packaged snacks market as households increasingly seek affordable, convenient and high-quality food products. Balaji Wafers is well positioned to capitalise on this opportunity."

Adar Poonawalla to make strong bid for RCB

 SHARLEEN D'SOUZA
 Mumbai, 22 January

Adar Poonawalla, chief executive officer (CEO) of Serum Institute of India, said in an X post that he would put up a strong and competitive bid for United Spirits owned Royal Challengers Bengaluru (RCB). The franchise won its maiden Indian Premier League (IPL) title in 2025.

"Over the next few months, will be putting in a strong and competitive bid for RCB, one of the best teams in the IPL," he wrote on X.

In November, United Spirits said in an exchange filing that it has begun to strategically review the investment in Royal Challengers Sports Private Limited, wholly owned subsidiary of the company.

The filing said, "RCSPL's business comprises ownership of the RCB franchise teams that participate in the IPL and WPL cricket tournaments hosted by the Board of Control for Cricket in India (BCCI) annually." It added that it is expected the process will conclude by March 31, 2026.

Media reports had then said that the British multinational alcoholic beverage company is looking for around \$2 billion in RCB's valuation.



Optimist raises \$12 mn to build air conditioners for India's climate

Optimist, a technology-led cooling startup, has raised \$12 million in a seed and pre-Series A round led by Accel and Arkam Ventures, with participation from angel investors.

Founded in 2024 by Ashish Goel, former chief executive and co-founder of Urban Ladder, and Pranav Chopra, the company is developing air-conditioning

systems designed for India's climate, engineered to operate reliably in extreme heat and amid power constraints.

"India has a population of over 1.4 billion people, but less than 130 million have access to real cooling today. That gap is the real problem we are trying to solve," said Ashish Goel, co-founder and chief executive, Optimist. "Cooling in

India cannot be addressed with products designed for other markets and adapted here. It needs solutions that are designed in India, for India, built for our heat, our homes."

Over the past year, Optimist has focused on R&D, testing new cooling technologies in real-world conditions at Nalanda, its in-house innovation lab in Gurugram.

PEERZADA ABRAR

Govt should relook interest subsidy benefits in Budget, says PNB Housing Finance CEO

Q&A PNB Housing Finance, which on Wednesday reported almost an 8 per cent increase in its December quarter net profit at ₹520.35 crore, sees stable asset quality and steady margins despite rate pressure, Ajai Kumar Shukla, managing director and chief executive officer, told Harsh Kumar in a telephonic interview. He said the housing finance company is keeping asset quality stable and expanding its branch network to drive future growth. Shares of PNB Housing Finance plunged nearly 8 per cent on Thursday. Edited excerpts:

The retail loan book has grown 16 per cent year-on-year. Which segments have driven this growth?

■ Retail has done well, mainly housing. Among segments, emerging markets have performed better than education loans. Emerging segment growth is around 25 per cent, followed by prime at about 20 per cent.

Is net interest margin (NIM) a challenge for housing finance companies after continuous rate cuts? Has the cost of borrowing come down? Have you explored other funding sources?

■ There has been some challenge, but overall we are still maintaining NIM at around 3.63 per cent, close to our guidance of 3.7 per cent. The moderation is primarily due to rate cuts. Moreover, our borrowing composition has not changed much. However, we have negotiated with banks. New borrowings are linked to marginal cost of funds based lending rate (MCLR). When rate cuts happen, MCLR transmission takes time — it is not immediate. Some borrowings are on fixed rates, which do not benefit from rate cuts. Churning fixed-rate borrowings takes time because of commitments. Despite these constraints, we maintained NIMs at 3.63 per cent by improving our emerging business and loan against property portfolio.

What is the progress on plans to restart corporate lending with a digital platform?

■ There has been good progress. The data is in place and the N-1 team is also in place. We have started the process, but corporate lending takes time due to approvals from various authorities and project construction timelines. We may see some disbursements this quarter, with momentum building from Q1FY27.

What is Q4FY26 or improve?

■ It should remain in a similar range — around 3.6 per cent to 3.7 per cent. There may not be much difference. That is why we are focusing more on emerging markets and plan to start construction demand finance, which will help sustain margins over time.

On asset quality, your gross non-performing assets (GNPA) have reduced by around 10-11 basis points. What is your outlook for next year?

■ We expect GNPA to remain in the range of 1 per cent to 1.04 per cent. We are already well placed and expect asset quality to remain stable.

What is the progress on plans to restart corporate lending with a digital platform?

■ There has been good progress. The data is in place and the N-1 team is also in place. We have started the process, but corporate lending takes time due to approvals from various authorities and project construction timelines. We may see some disbursements this quarter, with momentum building from Q1FY27.

With the Union Budget around the corner, what are your expectations from the government for the housing finance sector?

■ The government should relook at interest subsidy benefits. Housing has strong linkages with industries like steel, cement, infrastructure, and

paints. Higher interest rebates or interest subsidies for homebuyers would boost overall sentiment and demand.

There is a long-standing demand to redefine "affordable housing." Any suggestions to the government?

■ There is no single definition of affordable housing. While priority sector lending norms are defined, affordability itself varies. Affordable housing depends on collateral quality, customer profile, income strata, and loan pricing. Standard norms are yet to be clearly defined, which creates ambiguity.

What is the status of co-lending? Any new tie-ups?

■ More than tie-ups, there is a need for standard norms between partners. Dual underwriting often creates mismatches, as each institution follows its own credit philosophy. If underwriting standards are aligned and simplified, co-lending can succeed. Otherwise, execution remains a challenge. Industry-wide, co-lending portfolios are still limited.

Do you currently have any co-lending exposure?

■ No, we do not have any co-lending exposure as of now. If processes align in future, it could be considered.

ORACLE
ORACLE FINANCIAL SERVICES SOFTWARE LIMITED

 Registered Office: Oracle Park, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
 Tel: +91 22 6718 3000 Fax: +91 22 6718 3001 CIN: L72200MH1989PLC053666
 Website: [https://investor.ofss.oracle.com](http://investor.ofss.oracle.com) E-mail: investors-vp-ofss_in_grp@oracle.com
UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE THREE AND NINE MONTH PERIOD ENDED DECEMBER 31, 2025

(₹ in million, except per share data)

Particulars	Three month period ended December 31, 2025	Nine month period ended December 31, 2025	Three month period ended December 31, 2024

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