Goldiam International Ltd
MANUFACTURERS & EXPORTERS OF DIAMONDS & JEWELLERY
CIN:L36912MH1986PLC041203

August 10, 2026

To, BSE Limited PhirozeJeejeebhoy Towers, Dalal Street, Mumbai- 400 001. **Scrip Code: 526729**	To, National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Mumbai- 400 051. **Scrip Code: GOLDIAM EQ**

Dear Sir/Madam,

Sub: Intimation regarding Voluntary Publication of Financial Results in Economic Times – All Editions

Pursuant to the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Company has voluntarily published its Financial Results for the quarter ended June 30, 2026, in the Economic Times – All Editions, in today's edition i.e. August 10, 2026.

The publication has been made voluntarily for wider dissemination of the Company's financial performance among investors and stakeholders.

A copy of the newspaper publication is enclosed herewith for your information and records.

Yours faithfully,
For **Goldiam International Limited**

PANKAJ PARKHIYA

Digitally signed by PANKAJ PARKHIYA
DN: c=IN, o=Personal, title=0334, pseudonym=a095f7dc78634c13a3bacacaefffe4ba, 2.5.4.20=20fe52eeeffb9343afb0e340d5a6fdbc7c635c54f077beb9849a60a7f697db37, postalCode=400068, st=Maharashtra, serialNumber=6589d711b0fc6c5e6f46413237fe671e0af1f76000d17313054b761f06d7060f, cn=PANKAJ PARKHIYA
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Pankaj Parkhiya
Company Secretary & Compliance Officer

Encl.:- As above

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SMART INVESTING
Unique Tech, Robust Growth Make Molbio Worth a Screening

ALL METRICS ALIGN

Europe's Hot Stock Markets Catch Global Investors' Eye

Bloomberg

Europe's stock market is firing on all cylinders and drawing in money managers, who say this rally will be more durable than just another short-term trade.

Whether it's earnings, economic growth, sentiment surveys or fund flows, market metrics across the board show a major shift is underway in European stocks. The price action reflects that. The Stoxx Europe 600 Index gained every day last week in its longest streak since June.

"There is definite excitement about Europe," said Helen Jewell, international chief investment officer for fundamental equities at BlackRock. "The region's resilience has surprised the market and demand remains a lot firmer than had been expected."

For a long time, one of the big draws of European stocks was that they were extremely cheap compared with the US. But with Europe Inc. reporting its best earnings growth in four years at 17%, and the strongest economic mo-

mentum since March 2023, more strategists see improved fundamentals underpinning this rally.

"With the balance of risks tilted to earnings beating expectations for this quarter, we think now is the time to review and potentially add to European equities," said Mark Haefele, chief investment officer at UBS Global Wealth Management.

The latest Bank of America Corp. survey showed a net 2% of fund managers are now overweight European equities, compared with 15% who were underweight in June. A Citigroup analysis found Europe was the only major region to enjoy a meaningful improvement in risk appetite in the final week of July.

That sets up equity indexes to extend a record-breaking run in the second half of 2026. The Stoxx 600 has rallied 11% this year, with regional benchmarks including the German DAX, French CAC 40 and Italian FTSE MIB hitting all-time peaks.

The gains are also being driven by a broader swath of stocks. About 75% of the Stoxx 600's constituents are trading above their 200-day moving average, near the top of the range of the past decade.

Signs of cooling hostilities between Washington and Tehran have boosted sentiment, although concerns linger about a full reopening of the Strait of Hormuz. Oil prices have declined from their July peak, easing inflation worries.

JULY 16-31 TRADES Overseas investors cautiously broaden their buying beyond frontline stocks, with consumer durables and healthcare among the beneficiaries

FPIs Warm Up to IT, Turn Net Buyers for First Time in 2026

Kairavi Lukka

Mumbai: Overseas investors turned buyers in India's beaten-down information technology shares in July, with inflows of ₹3,298 crore in the second half and ₹3,358 crore during the month — the first net buying in the sector this year. Consumer durables drew ₹4,958 crore and healthcare ₹3,654 crore from foreign portfolio investors in the July 16–31 period, amid early signs of their renewed appetite for Indian stocks.

FPIs turned net buyers of equities worth ₹4,640 crore in the second half of July, adding to ₹15,560 crore in the first fortnight, according to NSDL data. July was only the second month of net inflows since February.

"It seems like money is slowly moving into broad markets from the index heavyweights," said Pankaj Pandey, head of fundamental research at ICICI Direct, pointing to Nifty hovering around 24,000 while midcap and smallcap indices scaled fresh highs. The Nifty 50 and Sensex gained nearly 2.1% each in July, while the Nifty Midcap 150 and Smallcap 250 rose 1.6% and 1.1% respectively.

Capital Currents

(Fig in ₹cr)

Sector	July 16-31	July 1-15	July, 2026	May - Jan
NET INFLOW				
Consumer Durables	**4,958**	2,384	7,342	-6,077
Healthcare	**3,654**	4,101	7,755	-17,872
Information Technology	**3,298**	60	3,358	-26,781
Consumer Services	**2,840**	7,361	10,201	-21,591
Automobiles & Auto Comp	**2,372**	-6,936	-4,564	-20,517
NET OUTFLOW				
Capital Goods	**-3,618**	-2,657	-6,275	25,182
Telecommunication	**-3,271**	-2,454	-5,725	-17,076
Financial Services	-2,669	1,975	-694	-1,14,826
Construction	**-1,602**	403	-1,199	-6,484
Power	**-1,596**	-1,267	-2,863	7,285
TOTAL	**4,640**	**15,560**	**20,200**	**-2,24,936**

Source: NSDL

FPIs also remained net buyers in consumer services, automobiles & auto components, construction materials and chemicals, with purchases ranging between ₹532 crore and ₹2,840 crore in the July 16–31 period.

"Domestic demand remains the clearest theme based on the latest trend," said Raj Gaikar, research analyst at Samco Securities, referring to flows into consumer durables, consumer services and healthcare for three consecutive fortnights.

FPIs, however, sold shares worth between ₹1,056 crore and ₹3,618 crore in metals & mining, power, construction, financial services, telecom and capital goods. Selling in financial services came after two fortnights of buying in June and early July.

Vikas Gupta, CEO at OmniScience Capital, said the shift may reflect tactical trades. "The current selling of financial services and buying into IT could be reflecting a short-term trade. There is significant uncertainty about medium-term revenues and profits of IT companies, while financial services show clearer growth visibility."

Gaikar said while pressure in IT has eased, he would wait a few more fortnights before calling a bottom for these stocks.

AS PVT BANKS, SMALLER LENDERS TEMPER EXPOSURE

Large Microfins Plan to Step Up Their Game in a Cautious Market

Stronger Outlook

	NOW (%)	EARLIER (%)
Muthoot Microfin	20	12-15
Satin Creditcare Network	20-25	15-20
CreditAccess Grameen	20-25	20-25
Fusion Finance	20-25	20-25

Atmadip Ray

Kolkata: Large microfinance companies have drawn up plans to grow faster this year, raising their earlier projections as cautious lending by private banks and smaller lenders creates more space for them.

Publicly listed Muthoot Microfin and Satin Creditcare Network—the third- and fourth-largest players by assets under management—have both raised their growth projections by around 500 basis points, as the microfinance market consolidates around large non-banking financial companies-microfinance institutions (NBFC-MFIs).

"Since banks including small finance banks are downsizing their microfinance portfolio, we are witnessing a higher demand," Satin Creditcare Network chairman HP Singh said.

The cumulative microfinance portfolio of private banks shrank about 12% in the first quarter of the financial year to ₹79,023 crore at the end of June from ₹89,548 crore three months earlier, Equifax India data showed. The cumulative portfolio of small finance banks also contracted to ₹48,759 crore from ₹50,725 crore over the same period.

Meanwhile, several smaller NBFC-MFIs have either stopped or scaled down operations in the absence of institutional support, people aware of the matter said.

Muthoot has raised its advance growth guidance to 20% from an earlier projection of 12-15%, while Satin has revised its guidance to 20-25% from 15-20%. The country's largest NBFC-MFI, CreditAccess Grameen, is also targeting 20-25% growth.

"The smaller MFIs are shrinking in the absence of liberal bank funding, which is an essential raw material. This gap can be filled by larger, well-capitalised firms," Muthoot Microfin chief executive officer Sadaf Sayeed said.

Renewed stability in the microfinance sector is also providing comfort to larger MFIs. The sector has shown sequential improvement in asset quality over the past few quarters after the implementation of stricter lending guardrails.

Till December last year, the sector's gross portfolio continued to shrink from the record peak of ₹4.43 lakh crore at the end of March 2024, as lenders followed a risk-off strategy after overleveraged borrowers defaulted en masse. The March quarter saw a rebound, but concerns over irregular rainfall during a traditionally weak first quarter led to another dip in the overall portfolio.

CreditAccess Grameen managing director Ganesh Narayanan said the firm is likely to remain within its projected growth range, while expecting higher growth in the typically stronger third and fourth quarters.

NEARLY DOUBLE FROM TWO YEARS AGO

Purchase of Bad Loans by ARCs Rises 56% in Q1

Banks continue to offload legacy stressed assets despite a steady decline in overall bad-loan ratios

Shilpy Sinha

Mumbai: Asset reconstruction companies (ARCs) bought ₹26,304 crore of bad loans in the June quarter, up 56% from a year earlier and almost double the amount acquired in the first quarter of FY25, data from the Association of ARCs showed. This came even as the overall level of non-performing assets in the banking system continued to fall.

In the year-ago quarter, ARCs had bought non-performing assets with an outstanding value of ₹16,876 crore. Last quarter's figure is almost double the ₹13,852 crore acquired in the first quarter of FY25.

The increase in ARC activity comes even as the overall asset quality of banks has improved significantly. The gross non-performing asset (GNPA) ratio of the banking system fell to 1.8% in FY26 from 2.8% in FY24.

Bad loans sold to ARCs have risen despite a decline in banks' overall bad loan ratio, as a large portion of the loans sold are legacy stressed assets that lenders have been trying to resolve for several years.

The sharp decline in reported bad loans may not fully reflect the actual position, according to a white paper released in February this year by Great Lakes Institute of Management on their website, which said gross NPLs fell to 2.2% of advances in 2025 from 11.2% in 2018 partly due to fewer fresh slippages and because banks wrote off bad loans. As of March 2025, gross NPLs stood at ₹4.32 lakh crore, while written-off loans were ₹7.88 lakh crore. Including both, the paper said that the banking system's stressed-loan stock stood at ₹12.20 lakh crore.

Bad loan sales have also risen due to a larger number of transactions now being done in cash, with some deals involving ARCs paying the entire purchase consideration upfront or transactions structured through security receipts (SRs), where the payment is split between cash and SRs, with the proportion of cash being higher.

"Banks opt for NPA sales to ARCs for two reasons. One, a bird in hand is better than two in the bush. Upfront payment from ARCs infuses liquidity and ring-fences banks from future litigation risks and holding costs. Two, it enables banks to focus on credit creation, which keeps the wheels of the economy moving," said Hari Hara Mishra, CEO, Association of ARCs in India.

Moreover, the ARC industry is also seeing faster recoveries. In the June quarter, recoveries increased by 25% year-on-year to ₹29,278 crore, with retail recoveries rising by 37% and corporate recoveries increasing by 23%.

SR redemptions, which indicate the amount returned to investors as underlying stressed assets are recovered, increased by 19% to ₹23,098 crore. The cumulative redemption ratio improved to 64% in June 2026 from 60% a year earlier.

Market Cap of Four of Top 10 Firms Jumps ₹1.43 Lakh cr

NEW DELHI The combined market valuation of four of the top-10 most valued firms jumped ₹1.43 lakh crore last week, with State Bank of India emerging as the biggest gainer. Last week, the BSE benchmark Sensex climbed 404.53 points, or 0.51%, and the NSE Nifty went up by 187.05 points, or 0.76%.

"Markets ended the week with modest gains despite heightened volatility, as investors navigated the roll-out of the new Closing Auction Session (CAS) framework for F&O stocks, the Reserve Bank of India's monetary policy decision, and lingering geopolitical uncertainties," Ajit Mishra, SVP, Research, Religare Broking said.—**PTI**

NEW FORTUNES From saving for security to investing for goals, the country's relationship with money has undergone a profound shift across generations

Gold, LIC, SIPs & Crypto: How an Aspirational India Learnt to Invest

Abhinav Kaul

Mumbai: In 1994, a young woman joined HDFC in Kolkata and, like many salaried Indians of her generation, began putting away a few hundred rupees every month in a recurring deposit. There were no apps, no SIPs and little reason to think about the stock market. Saving was the goal; investing was a distant idea.

Three decades later, an 18-year-old in Thiruvananthapuram was already six years into his investing journey. During the Covid-19 lockdown, he began buying stocks through his father's demat account -- years before he was old enough to open one himself.

The distance between these two journeys captures how dramatically India's approach to building wealth has changed. One generation saved because there were few choices. The next invests because there are too many. One grew up believing that financial security meant putting money away safely; the other has grown up with equities, mutual funds, ETFs and digital investing platforms at its fingertips.

To see how this transformation has played out, *ET Wealth* spoke to seven investors, aged 18 to 67, about how they built their portfolios and how their approach to money evolved. Their journeys are as different as the Indias they grew up in. Some began with bank deposits and gold; others started with stocks and mutual funds.

Seven people. Seven portfolios. Yet the biggest change wasn't the products -- it was how Indians began thinking about money. Earlier generations saved first and invested only if there was something left at the end of the month. Today's young investors do the opposite. They invest first and plan their spending around it. Their parents chose products like LIC policies, fixed deposits or plots of land. The younger generation starts with a goal -- higher education, travel, a home or financial freedom -- and then chooses the investment that helps achieve it.

The meaning of wealth has changed too. For 67-year-old Pratap Kumar, wealth meant never having to depend on anyone. For 42-year-old Ravi Nagrani, it meant having the confidence to leave a corporate job. For 39-year-old Navneet Gupta, it meant taking the risk of becoming an entrepreneur. Monil Thakkar (29 years) believes true wealth is about having freedom to choose and take hard decisions without being constrained by finances. Anjali Jaiswal (28 years) is investing for a foreign trip today and a home tomorrow. And 18-year-old Evan Thomas Kaduthanam belongs to a generation that has never known an India without online investing. These changes reflect a much bigger transformation. Over the past decades, India's incomes have risen, millions of demat accounts have been opened, and investing has become easier than ever.

Read their full wealth journeys in today's edition of ET Wealth.

For More Pick Up Today's The Economic Times wealth