



MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

Ref: SEC/ SE/ 105/ 2026-27

August 12, 2026

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001 Scrip Code: 531213	National Stock Exchange of India Limited 5th Floor, Exchange Plaza Bandra (East) Mumbai - 400 051 Scrip Code: MANAPPURAM	India International Exchange (IFSC) Ltd 1st Floor, Unit No. 101, The Signature, Building no. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat - 382355
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Dear Madam/Sir,

Sub: Newspaper Publication of Financial Results

Please note that the statement of unaudited standalone and consolidated financial results of the Company for the first quarter ended June 30, 2026, were published in Business Line (in English language) and Malayala Manorama (in Malayalam language) on August 12, 2026. Copies of the same are enclosed for your information and records.

Request you to kindly take the same on your record.

Thanking You.

For Manappuram Finance Limited

Aparna Menon
Company Secretary

‘RBI wants AI to be responsibly harnessed, not seen as a risk’

TECH BOOST. Effective adoption of AI can improve the productivity of banks, says Sanjay Malhotra

Our Bureau
Mumbai

The Reserve Bank sees artificial intelligence (AI) as a capability to be responsibly harnessed and not merely as a risk to be contained, and Indian banks cannot afford to sit on the sidelines on this front, according to RBI Governor Sanjay Malhotra.

By harnessing AI capability, the economics of credit delivery changes fundamentally, banks can serve customers better and enhance their operational efficiency, he said at the FICCI-IBA Annual Banking Summit.

The RBI Governor said that traditional underwriting relies on financial history — precisely the data that is thin or absent for a new-to-credit borrower, a gig worker, or a small enterprise without formal books.

ALTERNATIVE DATA

However, AI models, trained on alternative data — cash flows, GST filings, utility



BANKING ON TECH. RBI Governor Sanjay Malhotra flanked by Indian Banks' Association Chairman Challa Sreenivasulu Setty (right) and FICCI President Anant Goenka at the inaugural session of the FICCI-IBA FIBAC Conference 2026 in Mumbai

payments, digital footprints — could extend the frontier of “bankable” India considerably further than manual underwriting ever could, at a fraction of the marginal cost per loan.

At the same time, AI-enhanced credit risk models, liquidity forecasting, and scenario analysis allow banks — and, indeed, the RBI — to see emerging stress earlier than lagging financial statements permit.

Malhotra observed that AI allows banks to serve customers better, provided it is

used to augment rather than merely replace human judgment.

“A relationship manager assisted by an AI system that presents the right product, the right risk flag, can serve a higher number of customers more efficiently. AI-assisted grievance redressal, and personalised financial guidance can enhance service quality to customers,” he said.

The RBI Governor underscored that for a country of India’s size and diversity, AI has the potential to be a profoundly inclusive techno-

logy. Voice interfaces in Indian languages can simplify banking by removing the language barrier.

Moreover, predictive models could identify borrowers on the cusp of default early enough to counsel rather than merely recover. Used well, AI may be the most powerful accelerator to financial inclusion.

Malhotra said there is scope to reduce cost to income ratios or intermediation costs in India. Effective adoption of AI can significantly improve the productivity of Indian banks across operations, sales and customer service, and credit and collections, he added.

Further, document processing, reconciliation, and internal audit sampling are all ripe for AI-assisted automation, freeing skilled staff for judgment-intensive work.

It could automate transaction reporting, and regulatory return preparation, reducing both compliance cost and the operational risk of manual error.

With fraud today moving at the speed of an API call, it is only AI that can beat AI delivered fraud, emphasised the Governor.

“A rules-based fraud engine, however, well designed, is perpetually one step behind a fraudster who adapts more frequently. It is only machine-learning models which continuously learn from transaction patterns and can identify anomalies in real time rather than after the loss has crystallised,” he said.

TECH INVESTMENT

In this regard, Malhotra said Banks will need to invest in technology: IT infrastructure, talent, skilling and reskilling, forging sustainable partnerships and building governance structures.

“None of this happens overnight, and none of it happens by accident. It requires a deliberate, board-driven strategy, backed by sustained investment, and strong intent rather than a series of disconnected projects,” he said.

‘Indian economy, banks well positioned to tackle West Asia crisis’

Our Bureau
Mumbai

While India faces uncertainties arising from the West Asia crisis, trade policy, and cyber risks, the Indian economy and the banking sector is very well positioned to meet these challenges, said RBI Governor Sanjay Malhotra.

In reply to a question on the risks the Indian economy and the financial system

could face over the next few years, Malhotra said: “I think there are quite a few challenges. Public debt levels in advanced economies are high. There is growing interconnectedness of NBFCs and unregulated space outside, not so much in India.”

“Equity valuations are elevated and if there are corrections, all of these could have spill-over effects.”

Answering questions from Ficci members at the Ficci-IBA Annual Banking Confer-

ence, the RBI Governor said the country is facing uncertainties, not only geopolitical arising from the West Asia crisis, but also those related to global trade policy and tariffs. He also flagged cyber risks.

“But I must mention that the Indian economy and the Indian banking sector are very well positioned to meet these risks, meet these challenges... The banking sector is very robust, with CRAR (capital to risk-weighted as-

sets ratio) of, I think, 17-18 per cent. GNPA’s (gross non-performing assets) is less than 2 per cent and Net NPA is less than 0.5 per cent,” he said.

STRONG FUNDAMENTALS

Further, banks have strong liquidity coverage ratio (the ratio of stock of high-quality liquid assets to the total net cash outflow over the next 30 calendar days), good profitability, and price to book also is increasing.

Malhotra emphasised that the macroeconomic fundamentals of the Indian economy are very strong, with growth being resilient, inflation more or less under check, and healthy balance sheets of financial and non-financial firms. The external sector too is quite robust.

The RBI Governor said the government and all stakeholders not only met every shock, be it the Ukraine crisis or Covid, but have come out of it much stronger

Re stays vulnerable

Akhil Nallamuthu
bl. research bureau

The rupee remained largely stable over the past week, closing at 95.44 against the dollar on Tuesday compared with 95.38 a week ago.

The local currency has struggled to find a clear direction as supportive foreign inflows are being offset by renewed concerns over crude oil prices.



rising crude oil prices have limited the scope for appreciation. The US inflation print could provide the next major trigger for the currency.

WEEKLY RUPEE VIEW.

Foreign portfolio flows remained positive. According to NSDL data, net FPI inflows stood at about \$1.1 billion over the past week, taking cumulative inflows in August so far to around \$2 billion. The sustained inflows have provided support to the rupee and helped limit downside pressure.

RIISING OIL PRICES

However, crude oil prices have started moving higher again. Brent crude futures, currently trading around \$88/barrel, declined nearly 5 per cent last week but have rebounded by a little over 5 per cent so far this week. A sustained rise in crude prices could weigh on the rupee by increasing India’s import bill and demand for dollars.

Therefore, the support from improving foreign flows is currently being counterbalanced by concerns over the renewed strength in crude oil prices, keeping the rupee largely range-bound.

US INFLATION DATA

Attention now turns to the US inflation data due on Wednesday. The reading will be closely watched for its implications for the Federal Reserve’s monetary policy outlook and, consequently, the dollar.

A significant deviation from market expectations could lead to higher volatility in the dollar-rupee exchange rate.

Overall, positive capital flows continue to provide a cushion for the rupee, but



MANAPPURAM FINANCE LIMITED
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Website: www.manappuram.com Email: cosecretary@manappuram.com

STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS OF THE COMPANY FOR THE FIRST QUARTER ENDED AS ON JUNE 30, 2026

The Board of Directors of the Company, at the meeting held on August 11, 2026, reviewed and approved the unaudited financial results (standalone and consolidated) of the Company for the first quarter ended as on June 30, 2026.

The financial results, along with the auditor's report, have been posted on the Company's website at (<https://www.manappuram.com/investors/quarterly-results>) and can be accessed by scanning the QR code.



Note: The above information is in accordance with Regulation 33 read with Regulation 47(1) and Regulation 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

By order of the Board of Directors
V.P. Nandakumar
Chairman and Managing Director
DIN: 00044512

Place: Valapad
Date: August 11, 2026



TRCMPU Ltd
Ksheera Bhavan, Pattom, Thiruvananthapuram - 695 004.
PH : 0471 - 2447109, Email : trcmpuproj@gmail.com
36/TRU/PC/2026-27 **TENDER NOTICE** 10/08/2026

E-tenders are invited for the following. Visit the e-procurement portal (www.etenders.kerala.gov.in) or TRCMPU website (www.milmatrcmpu.com) for details.

PARTICULARS OF SUPPLY	TENDER ID
Supply, Installation and Commissioning of Inoculation Tanks (2 Nos) at Pathanamthitta Dairy	2026_KCMMF_864878_1

Contact: 9061498267 **Managing Director**



ERNAKULAM REGIONAL CO-OPERATIVE MILK PRODUCERS' UNION LTD.
ERNAKULAM DAIRY, TRIPUNITHURA-682301,
0484 2781694, ercmpuedengg@milma.com

E-TENDER NOTICE

No. ED/E&M/44,81,38,6,22/2026-27 11.08.2026

Title	E-tender Id	Bid closing
SITC of Rotary Oven and supply of additional trolleys for Muvattupuzha Bakery & Confectionery unit (Prebid meeting-17. 08. 2026, 11.00 am)	2026_KCMMF_864937_1	28.08.2026, 01.00 pm
SITC of UV sterilizer for existing water line (Prebid meeting-17. 08. 2026, 11.30 am)	2026_KCMMF_864947_1	28.08.2026, 01.00 pm
Electrical maintenance works (Prebid meeting-17. 08. 2026, 10.00 am)	2026_KCMMF_864980_1	28.08.2026, 03.00 pm
General mechanical maintenance works (Prebid meeting-17. 08. 2026, 10.15 am)	2026_KCMMF_864992_1	03.09.2026, 03.00 pm
Operation and maintenance works of Fill pack section (Prebid meeting-17. 08. 2026, 10.30 am)	2026_KCMMF_865030_1	03.09.2026, 04.30 pm

For NIT visit www.etenders.kerala.gov.in (Sd/L) Senior Manager /C

Agentic AI emerges as mid-to-high level priority for Indian banks

Vallari Sanzgiri
Mumbai

Senior executives from some of India’s largest banks have identified agentic AI integration as a medium-to-high strategic priority for the coming year, highlighting its potential to transform decision-making, security and innovation across the banking sector.

Speaking at a session on the growing role of agentic AI in autonomous decision execution during a Banking and Financial Services conference in India, leaders

from Bank of India, Canara Bank, Bank of Baroda, HDFC Bank, and IndusInd Bank highlighted the importance of responsible AI adoption.

The discussion reflected a broader industry consensus that while agentic AI offers significant opportunities to improve operational efficiency and customer service, its adoption must be supported by strong governance, high-quality data, and effective risk management frameworks.

Collectively, the executives assigned agentic AI a rating ranging from medium to top priority within their or-

ganisations. They emphasised that successful AI deployment will depend on robust security frameworks, clear accountability and liability structures, continued innovation, and agile technology infrastructure.

Anjani Rathor, Group Head, Digital Banking & Customer Experience, HDFC Bank, highlighted the critical role of data quality in enabling effective AI adoption. According to him, banks must strengthen transaction monitoring systems to ensure that AI models are trained on accurate, relevant, and contextual data.



VENKY'S (INDIA) LIMITED
(CIN : L01222PN1976PLC017422)
Registered and Corporate Office: "Venkateshwara House",
S. No. 114/A/2, Pune - Sinhagad Road, Pune 411 030. www.venkys.com

EXTRACT OF STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2026 (₹ in lacs)

Sr. No.	Particulars	Quarter Ended 30/6/2026 (Audited) ₹	Quarter Ended 30/06/2025 (Audited) ₹	Accounting Year Ended 31/03/2026 (Audited) ₹
1.	Total income from operations	1,11,838	86,583	3,72,732
2.	Net Profit for the period (before tax and Exceptional items)	6,927	2,177	18,555
3.	Net Profit for the period before tax (after Exceptional items)	6,927	2,177	18,555
4.	Net Profit for the period after tax (after Exceptional items)	4,999	1,583	13,925
5.	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and other Comprehensive Income (after tax)]	4,999	1,583	13,460
6.	Equity Share Capital	1,409	1,409	1,409
7.	Other equity	-	-	1,58,200
8.	Earnings Per Share (of ₹ 10/- each) (* not annualised) (for continuing and discontinued operations) : a) Basic : ₹ b) Diluted : ₹	*35.49 35.49	*11.24 11.24	98.85 98.85

Note: The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites and also on Company's website www.venkys.com

For Venky's (India) Limited

Place : Pune
Date : August 11, 2026

B. Balaji Rao
Managing Director
DIN : 00013551



MANOJ VAIBHAV GEMS 'N' JEWELLERS LIMITED
CIN: L55101AP1989PLC009734
Registered Office: 47-15-8, V Square, Zone-A, Opp: TSR Complex, Station Road, Dwarakanagar, Visakhapatnam, Andhra Pradesh, India, 530016.
Corporate Office: Door No. 47-10-19, 2nd Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh, India, 530016.

Extract of Un-audited financial results for the quarter ended June 30, 2026 (Pursuant to Reg 47 (1) (B) of SEBI LODR Regulations, 2015) (₹ In Crores)

Sl. No.	Particulars	3Months Ended 30-06-2026 Unaudited	31-03-2026 Audited	30-06-2025 Unaudited	Year Ended 31-03-2026 Audited
1	Total income from operations	715.40	764.93	550.46	2,759.22
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	32.99	37.46	27.64	155.36
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	36.77	37.46	27.64	153.92
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	27.57	28.16	20.59	114.98
5	Total comprehensive income for the period [comprising profit / (loss) for the period (after tax) and other comprehensive income (after tax)]	27.89	28.03	20.46	114.60
6	Equity Share Capital	48.85	48.85	48.85	48.85
7	Reserves (Excluding Revaluation Reserves) as shown in the audited balance sheet of the previous year	-	-	-	784.51
8	Earnings Per Share (of ₹ 10/- each) for continuing and discontinued operations Basic: Diluted:	5.64 5.64	5.76 5.76	4.22 4.22	23.54 23.54

Notes:

- The Un-audited financial results for the quarter ended June 30, 2026 have been reviewed by the audit committee of the Board and approved by the Board of directors at their meeting held on Aug 10, 2026.
- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Company's website at www.vaibhavjewellers.com and the stock exchanges website www.bseindia.com and www.nseindia.com.
- The Company is engaged in the retail business of Jewellery. As the Company's business activity falls within a single business segment, there is no separate reportable segments as per Ind AS 108 "Operating Segments".

For and on behalf of the Board of Directors
Sd/-
Sai Keerthana Grandhi
Whole-time Director & CFO
DIN: 05211918

Place : Visakhapatnam
Date : Aug 10, 2026





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 | Website: <https://srfc.org.in/>

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026.

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 August, 2026 approved the Unaudited Financial Results (Standalone) for the Quarter ended 30th June, 2026 ("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://docs.google.com/gview?url=https://srfc.org.in/upload/fpar/financial_results/Financial_%20Results_%20as_%20on_%20June_%202030,%202026.pdf&embedded=true and on websites of the Stock Exchanges i.e. BSE Limited at 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

Place : Raipur
Date : August 10, 2026

