

PERFORMANCE REPORT

IDFC FIRST Bank Q2 profit soars 196.5%

AU Small Fin Bank profit rises 53%

FE BUREAU
Mumbai, October 24

STRONG SHOW

- Loans & advances up 30.1% to ₹3.47 lakh crore
- Deposits rise 25.9% to ₹3.49 lakh crore
- FCNR(B) deposits mobilised over ₹34,000 cr
- Net interest income up 21% to ₹5,113 crore
- Gross non-performing assets at 1.32%
- Net non-performing assets at 0.40%

V VAIDYANATHAN,
MD & CEO, IDFC FIRST BANK

FCNR(B) deposits provide us with structural liquidity of 3 to 5 years, which is particularly valuable in a rising interest-rate environment



IDFC FIRST BANK reported a 196.5% year-on-year (YoY) jump in net profit to ₹1,045 crore for the quarter ended September, aided by strong loan growth and improved operating efficiency.

Managing director and CEO Vaidyanathan said, "Further, raising over ₹34,000 crore of FCNR(B) deposits has been a significant positive for the Bank. It provides us with structural liquidity of 3 to 5 years, which is particularly valuable in a rising interest-rate environment."

The lender's loans and advances, including credit substitutes and FCNR(B)-backed loans, grew 30.1% YoY to ₹3.47 lakh crore. Excluding loans secured by FCNR(B) deposits, credit growth stood at 22.2%.

Total deposits increased 25.9% YoY and 11.8% sequentially to ₹3.49 lakh crore. The average current account savings account (CASA) ratio, however, declined to 48.4% from 50.1% in the previous quarter, primarily due to the mobilisa-

tion of FCNR(B) deposits.

Net interest income (NII) rose 21% YoY to ₹5,113 crore during the quarter, while net interest margin (NIM) moderated to 5.58% from 5.90% in the previous quarter.

The bank said the fully loaded cost of FCNR(B) deposits, including priority sector lending benefits, was around 1% lower than that of comparable domestic fixed deposits.

Core operating profit, excluding trading gains, increased 38.5% YoY to ₹2,527 crore. The core cost-to-income ratio also improved marginally to 70.16% from 70.73% in the previous quarter.

Asset quality remained stable during the quarter, with gross non-performing assets (GNPA) at 1.32% and net NPA at 0.40%. Credit cost declined to 1.01% of average assets.

PRESS TRUST OF INDIA
New Delhi, October 24

STURDY GROWTH

- Total Income: Rose to ₹6,382 cr from ₹5,224 cr in the same period last year
- Interest Income: Increased to ₹5,612 cr compared to ₹4,511 cr in Q2 of the previous year
- Net Interest Income: Improved by 32% to ₹2,820 cr



AU SMALL FINANCE Bank on Saturday reported a 53% surge in net profit at ₹858 crore for the second quarter ended September 30 on the back of improvement in interest income.

The lender had earned a net profit of ₹561 crore in the year-ago period.

Total income rose to ₹6,382 crore in the quarter under review from ₹5,224 crore in the same period a year ago, AU Small Finance Bank said in a regulatory filing.

Interest income increased to ₹5,612 crore as against ₹4,511 crore in the corresponding second quarter of the previous year.

Net interest income of the bank improved to ₹2,820 crore in the July-September quarter, from ₹2,144 crore in the September quarter of 2025, registering a growth of 32%.

Net interest margin increased to 5.8% from 5.5% at the end of September 2025.

Asset quality of the bank also improved with gross non-performing assets (GNPA) rising to 1.99% of gross advances at the end of the Sep-

tember quarter 2026, as against 2.41% a year ago.

Net NPAs or bad loan too moderated to 0.81%, as against 0.88% in the year-ago period.

"This quarter's performance is a reflection of the institution we are steadily building, one that combines growth with profitability, and ambition with prudence," AU Small Finance Bank MD & CEO Sanjay Agarwal said.

Metals traders reap bonanza with another year of record profits



sure to iron ore trader Radiant World.

■ Traffugra's Record: Metals trading profit set to hit a record ~\$2 bn for FY ending Sept

■ Mercuria's Push: Operating profits to cross \$300 mn; over \$4 bn invested in global deals

■ Vitol's Expansion: Metals trading profits set to exceed \$100 mn as it expands its trading desk

The vast earnings haul has meant that the champagne was flowing freely at London Metal Exchange Week, the annual gathering of the global metals industry. Many individual traders said privately they are enjoying the best earnings of their careers, while fielding job offers from rival companies, as well as newer entrants looking to grab a slice of the metals boom. While many have expected fewer opportunities for metals traders after US President did not go ahead with tariffs on refined copper last summer, continued ambiguity over whether tariffs might yet be imposed has extended a bonanza available to traders shipping copper to the US.

Bihar rolls out performance assessment index for banks

PRESS TRUST OF INDIA
Patna, October 24

THE BIHAR GOVERNMENT has for the first time introduced a 100-point performance assessment index to rank banks operating in the state.

Bihar Development Commissioner Mihir Kumar Singh said on Saturday.

IDFC FIRST Bank currently tops the list with 74 points, Singh said.

"Banks have been classified into three zones based on their score. The Green Zone, indicating excellent performance, includes 11 banks scoring 50 or above, while seven banks

last year.

"The Micro, Small, and Medium Enterprises (MSME) sector recorded 52.68% achievement, with credit disbursement of ₹84,091.21 crore against a target of ₹1.59 lakh crore. Agriculture credit disbursement stood at ₹43,967.17 crore, or 28% of the target," the release said.

At a high-level review meeting here, Singh directed banks to work in mission mode to achieve their annual

credit plan targets, stressing that deposits mobilised in Bihar must be reinvested in the state's development.

Senior officials of the State Finance Department, the State Level Bankers' Committee, public and private sector banks, were among those who were part of the meeting.

Singh also issued instructions to banks performing below the state's average achievement rate of 38.25% in terms of the annual credit plan, particularly major public sector lenders placed in the 'Red Zone' of the state index.

Bihar's credit-deposit ratio (CDR) stood at 60.17% as of

RUNWAL ENTERPRISES LIMITED
(formerly known as Runwal Enterprises Private Limited and Runwal Apartments Private Limited)
CIN: U70109MH2016PLC273223
Regd. & Corp. Office: Runwal & Omkar Esquare, 4th Floor, Off Eastern Express Highway, Opp. Sri Chunarabhatti Signal, Son (E), Mumbai - 400022, Maharashtra.
Tel: +91 22 6116 2422 | Email: companysecretaries@runwalgroup.in | Website: www.runwalenterprises.com

EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

Sr. No.	Particulars	Quarter ended				Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)	
1	Total Income from Operations	3,381.61	2,109.74	4,461.62	17,989.49	
2	Net Profit / (Loss) for the period / year (before Tax, Exceptional and/or Extraordinary items)	756.26	(605.41)	1,461.43	2,239.15	
3	Net Profit / (Loss) for the period / year before tax (after Exceptional and/or Extraordinary items)*	756.26	(605.41)	1,461.43	2,239.15	
4	Net Profit / (Loss) for the period / year after tax (after Exceptional and/or Extraordinary items)*	497.55	(620.16)	1,430.12	1,868.18	
5	Total Comprehensive Income / (Loss) for the period / year (Comprising Profit / (Loss) for the period / year (after tax) and Other Comprehensive Income (after tax))	498.27	(616.87)	1,433.14	1,873.38	
6	Paid-up Equity Share Capital (face value of ₹ 2/- each)	250.10	250.10	250.10	250.10	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	8,889.34	
8	Earnings Per Share (of ₹ 2/- each) (for continuing and discontinued operations) -					
	1. Basic (in ₹):	4.46	(4.02)	12.31	16.82	
	2. Diluted (in ₹):	4.46	(4.02)	10.73	16.82	

Notes:

a) The Key Standalone Financial Information is as follows:

Sr. No.	Particulars	Quarter ended				Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)	
1	Total Income from Operations	-	-	-	-	
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(98.15)	(57.27)	(98.69)	(451.38)	
3	Net Profit/(Loss) for the period (before Tax, after Exceptional and/or Extraordinary Items)	(98.15)	(57.27)	(98.69)	(451.38)	
4	Net Profit/(Loss) for the period (after Tax)	(80.87)	(44.66)	(83.66)	(381.42)	

b) The above financial results, have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on October 23, 2026. The Statutory Auditors of the Company have conducted Limited Review of the above financial results of the Company for the quarter ended June 30, 2026.

c) The unaudited financial results for the quarter ended June 30, 2026 have been prepared in accordance with recognition and measurement principles laid down in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (IND-AS) prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.

d) The above is an extract of the detailed format of the Unaudited 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 Unaudited Financial Results are available on the website of the Stock Exchanges i.e. www.bseindia.com and www.nseindia.com and the Company i.e. www.runwalenterprises.com/investors, and can also be accessed by scanning the QR Code.

For Runwal Enterprises Limited
Sd/-
Subodh Subhash Runwal
Chairman and Managing Director
DIN: 00068607

Place : Mumbai
Date : 23/10/2026

NSE chief flags AI cyber risks

ANI
Mumbai, October 24

AS INDIA'S CAPITAL markets expand to unprecedented heights, escalating technological threats require immediate, proactive defence mechanisms across the financial ecosystem.

Addressing market participants at the 16th Annual International Capital Market Convention in Mumbai on Saturday, National Stock Exchange (NSE) Managing Director and Chief Executive Officer Ashish Kumar Chauhan cautioned that emerging AI-driven cyber risks and quantum computing challenges present a critical test for market integrity. Highlighting the global severity of automated cyber threats, Chauhan cited recent international disruptions as a warning for Indian intermediaries.

"Over the past few weeks, we have seen a wave of AI-driven cyber hacking globally. Japan declared a national emergency over cyber hacking, and major American banks faced sophisticated AI engine attacks on their infrastructure," Chauhan said, not-

ASHISH KUMAR CHAUHAN, MD & CEO, NSE

I request ANMI to set up a task force on cybersecurity to ensure all members are guided, vulnerability-tested, and shielded against AI-driven hacking



derivatives, and electricity," Chauhan stated, highlighting recent launches like Electronic Good Receipts (EGRs) and upcoming futures for Corporate Bond Index Futures. Underlining the immense scale of the Indian capital ecosystem, Chauhan pointed out that the listed market capitalisation of ₹460 lakh crore now exceeds the banking system's total credit base and balance sheet combined. "India's listed market cap stands at ₹460 lakh crore, growing at a CAGR of 17% over the last three decades, covering over 99% of India's PIN codes," Chauhan said, adding that registered investor accounts have crossed 27 crore, with individual investors owning 19.3% of listed market value. Looking ahead, Chauhan stressed that market intermediaries will play a pivotal role as India moves towards a developed economy.

"India's per capita income is moving from \$3,000 toward \$25,000-\$30,000 as we strive to become a developed nation by Viksit Bharat 2047. If India is to grow, it will grow on the back of NSE and ANMI," Chauhan concluded.

JK Cement Q2 profit rises 6.3%

JK CEMENT REPORTED a 6.31% increase in its consolidated net profit to ₹169.3 crore for the September quarter of FY27, helped by volume gains. The company had posted a net profit of ₹159.25 crore in the July-Sept period a year ago, as per a regulatory filing from JK Cement, the flagship company of JK Organisation Group.

PTI

FROM THE FRONT PAGE

Kotak Mahindra Bank profit rises 29% to ₹4,212 crore

"GOING INTO Q3-Q4, we are going to see the full quarter impact of FCNR deposits, which will be a drag and offset by repo rate hike. It will be supplemented by the redeployment of FCNR into customer assets. So hopefully, in Q3-Q4, we'll see margins in the same region as in Q2," said MD & CEO Ashok Vaswani.

The bank's total period-end deposits grew 23% YoY to ₹6.51 lakh crore as on September 30, with the share of CASA deposits rising to 38.2% compared to 42.3% a year ago. Excluding FCNR (B) inflows of ₹55,344 crore under the RBI's swap

MANIPUR POLICE HOUSING CORPORATION LTD.
(A GOVT. OF MANIPUR UNDERTAKING)
IMPHAL, MANIPUR- 795001

NOTICE INVITING TENDER
The Executive Engineer-VI, MPHC Ltd Imphal, on behalf of the Managing Director, MPHC Ltd., invites Manual Item Rate bids for the following work.
NIT No.05/EE-VI/MPHC of 2026-27 dated 23.10.2026.
Name of Work:- "Construction of Separate Toilet Blocks (3 W.C. & Bath) - 1 No. each for Women Police Personnel of all Police Stations/Police Outposts/Reserve Lines, etc. for Thoubal District under the Scheme of Assistance to States and UTs for Modernisation of Police (ASUMP) during the Financial Year 2026-2027."
Estimated Cost: Rs.1,59,66,968/-
Earnest Money: Rs.3,19,34,00/-
Period of completion: 6 (six) months.
Last date of submission of bid 1300 hrs of 30th October, 2026.
The bid forms and other details can be obtained from the Division of Executive Engineer-VI, MPHC Ltd., Imphal upto 1400 hrs of 29.10.2026 during the Office hours on written request and online transfer of Tender Fee.
Sd/-
(W. Premita Devi),
Executive Engineer-VI,
MPHC Ltd., Imphal.

पंजाब नैशनल बैंक  **punjab national bank**
(भारत सरकार का उपक्रम) (Govt. of India Undertaking)

E-AUCTION SALE NOTICE

SAM DEPARTMENT - NORTH 24 PARGANAS
48-A, Jessore Road, Barasat (Near Seth Pukur), West Bengal, Pin - 700 124, Ph. : 033 2584 4169, E-mail : con24pnsam@pnb.bank.in

PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

Notice is hereby given to the public in general and particularly to the Borrower(s) and Guarantor(s) that the below described immovable properties Mortgaged / Charged to the Punjab National Bank (Secured Creditor), the possession (Physical / Constructive / Symbolic) mentioned against each property of which has been taken by the Authorized Officer of Punjab National Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on below mentioned dates, for recovery of under mentioned dues & further interest, charges and costs etc. due to Punjab National Bank from the Borrowers and Guarantors as detailed below. The Reserve Price and Earnest money Deposit (EMD) amount for each property has been furnished below.

The Sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://baanknet.com>). The General Public is invited to bid either personally or by duly authorised agent.

Last Date of Submission of EMD and Documents : 26.11.2026 upto 3.55 P.M.

EMD to be deposited BAANKNET Portal : <https://baanknet.com>

Contact Details of Authorised Officer / Other Officer :
Nirmal Kumar Jha, Mobile : 95342 84396 & Sri Manish Chattopadhyay, Mobile : 85828 64788, e-mail : con24pnsam@pnb.bank.in

Sl. No.	a) Name & Address of the Borrower / Guarantors b) Name of the Branch c) Property ID	Location and Details of the Property	Outstanding Dues as per 13(2) Notice for which Property is being sold	a) Reserve Price (in Lakh) b) EMD (in Lakh) c) Bid Multiplier (in Lakh)	a) Date & Time of E-auction b) Detail of Encumbrances
1.	a) M/s. Bharat Shelter Proprietor : Ifroze Meher Mr. Sharif Alam Guarantor of M/s. Bharat Shelter b) Titagarh Branch c) PUNBABA40481563	Property 1 : All that piece and parcel of Bastu Landed property along with building thereon measuring more or less 4 Katha 1 Chhattak 8 Squire Feet comprised and contained in R.S. & L.R. Dag No. 431, appertaining to Own L.R. Khatian No. 1597 (as per Parcha and banglarbhoomi) of Mouza - Muragacha, J.L. No. 30, Touzi No. 147, 206, 212, 213 & 215, Re. Sa. No. 78 under the limits & jurisdiction of Bilkanda 2 Gram Panchayet and Khardah Police Station and A.D.S.R. Office - Barrackpore, North 24 Parganas; West Bengal. The Property is registered vide Deed No. 04542 for the year 2010 registered at ADSR - Barrackpore, registered in Book No. I, Volume number 17, Pages from 891 to 905. Property 2 : All that piece and parcel of Bastu Landed property along with building thereon measuring more or less 2 Katha 8 Chhattak 6 Squire Feet comprised and contained in R.S. & L.R. Dag No. 432, appertaining to Own L.R. Khatian No. 1597 (as per Parcha and banglarbhoomi) of Mouza - Muragacha, J.L. No. 30, Touzi No. 147, 206, 212, 213 & 215, Re. Sa. No. 78 under the limits & jurisdiction of Bilkanda 2 Gram Panchayet and Khardah Police Station and A.D.S.R. Office - Barrackpore, North 24 Parganas; West Bengal. The Property is registered vide Deed No. 04542 for the year 2010 registered at ADSR - Barrackpore, registered in Book No. I, Volume number 17, Pages from 891 to 905. Total Area of Property 1 & Property 2 admeasuring 6 Katha 9 Chhattak 14 Squire Feet. Property 1 & Property 2 are adjacent and butted and bounded by : North : Plot No. 3 which is part of Plot No. 432, South : 8 Feet wide Road, East : 8 Feet wide Road, West : part of Plot No. 431 and Plot No. 433. The Property is in the name of Mr. Sharif Alam. (Under Symbolic Possession)	Rs. 39,80,520.03 with further interest and charges w.e.f. 01.08.2026.	a) Rs. 260.00 Lakh b) Rs. 26.00 Lakh c) Rs. 3.00 Lakh	a) 26.11.2026 From 11:00 A.M. to 04:00 P.M. b) Not Known to Bank

The Sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further Conditions :

- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
- The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com>
- For detailed term and conditions of the sale, please refer <https://baanknet.com> & www.pnbindia.in
- Bank shall not be liable for any kind of statutory dues against the property. Buyers shall be solely responsible for payment of any kind of taxes.

Date : 25.10.2026
Place : Barasat

Sd/- Nirmal Kumar Jha, Authorised Officer
Punjab National Bank