

November 07, 2025

SBIL/CS/NSE-BSE/2526/126

Vice President
Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza,
Plot No. C/1, G Block, BKC,
Bandra (East), Mumbai 400051
NSE Symbol: SBILIFE

General Manager
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001
BSE Scrip Code: 540719

Dear Sir / Madam,

Subject: Newspaper Advertisement - Saksham Niveshak campaign

Please find enclosed herewith copy of the newspaper advertisement titled "100 Days Campaign – Saksham Niveshak", initiated by Investor Education and Protection Fund (IEPF) Authority, Ministry of Corporate affairs, published in Financial Express on November 07, 2025.

The same is hosted on Company's website at www.sbilife.co.in

This is for your information and record.

Thanking You,

Yours faithfully,

For SBI Life Insurance Company Limited

Girish Manik
Company Secretary
ACS No. 26391

Encl: A/a

ACQUIRED ASSETS LIFT SCALE AND PRICING IN Q2, SAY ANALYSTS

Acquisitions strengthen Ambuja volume growth



URVI MALVANIA
Mumbai, November 6

AMBUJA CEMENTS' Q2 results show that the integration of Sanghi Industries, Panna Cement and Orient Cement has started reflecting meaningfully in volume growth, realisations and operating costs, analysts said.

The company posted its highest-ever Q2 sales volume at 16.6 million tonnes, up 20% y-o-y — nearly five times the industry growth — which brokerages attributed to the ramp-up and consolidation of the acquired assets.

"Orient, Panna and Sanghi have moved ~100% into Adani Cement brands," analysts from Prabhudas Lilladher noted, adding that the shift has strengthened both Ambuja's distribution reach and its ability to command higher pricing on the acquired capacity.

Similarly, experts from ICICI Securities highlighted acquisition benefits as a key driver, stating that volumes surged 20% riding on acquisition benefits.

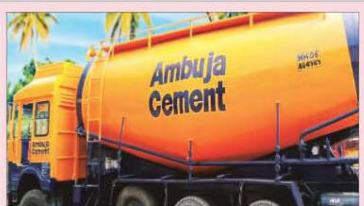
Realisations held far steadier than anticipated, analysts said,

NOTABLE IMPACT

■ Ambuja Cements posted its highest-ever Q2 sales volume at 16.6 mn tonne, up 20% y-o-y

■ Cost cuts keep Ebitda per tonne steady against sector-wide declines, analysts said

■ Premium cement continued to support pricing, sustaining a 35% share of sales



■ Integration-led sourcing gains, green power adoption helped in reducing total costs

■ The company aims to bring total cost to ₹4,000 per tonne by the end of FY26

despite muted demand and the pricing reset following the GST cut. Average cement realisation declined just 1% sequentially and grew 3% annually, which Prabhudas Lilladher attributed to "higher pricing for acquired assets which got integrated into Adani brands."

Premium cement also continued to support pricing, sustaining a 35% share of sales during the quarter. Volume growth of premium cement came at 28% y-o-y.

Cost efficiencies formed the second pillar of the quarter's performance, with integration-led sourcing gains, green power adoption and logistics optimisation

helping reduce total costs even as input markets remained volatile. Raw material cost per tonne fell 22% y-o-y, aided by lower purchase of goods following consolidation. Logistics cost per tonne declined 7%, with lead distance reducing to 265 km. The firm also commissioned 200MW of solar capacity, lifting renewable energy availability to 673 MW and pushing green power to 33% of consumption.

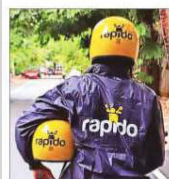
These gains flowed through to profitability, analysts noted, with Ebitda rising 58% y-o-y to ₹1,761 crore, while Ebitda per tonne came in at ₹1,060.

Analysts from ICICI Securities highlighted that Ambuja's

Ebitda per tonne was flat sequentially against a 20–25% drop reported by cement majors. Market leader UltraTech's Ebitda per tonne was lower by 22.5% sequentially in the fiscal second quarter.

Analysts attributed Ambuja's performance to having a firm leash on fixed costs and sustained variable cost reduction. The company reiterated its cost roadmap, aiming to bring total cost to ₹4,000 per tonne by the end of FY26 and reduce it by a further 5% annually for the next two years, supported by higher green power usage, improved logistics efficiencies and procurement synergies.

TVS Motor to sell stake in Rapido for ₹288 crore



PRESS TRUST OF INDIA
New Delhi, November 6

TVS MOTOR COMPANY on Thursday announced that it has entered into agreements to divest its stake in bike-taxi aggregator Rapido for ₹287.93 crore.

The two- and three-wheeler manufacturer has signed agreements with Accel India VIII (Mauritius) Limited and MIH Investments One BV for the monetisation of investment held in Roppon Transportation Services Private Limited (Rapido), according to an exchange filing.

In 2022, TVS Motor entered into a strategic partnership with the on-demand delivery and mobility platform Rapido for collaboration in areas of mutual interest and the commercial mobility ecosystem.

The company proposes to divest its shareholding in Rapido, comprising 11,997 Series D CCPS, to Accel India VIII (Mauritius) for ₹143.96 crore and 10 number of Equity Shares and 11,988 number of Series D CCPS to MIH Investments One BV for ₹143.97 crore, TVS Motor said in the filing.

The completion of the transaction is subject to regulatory approvals obtained by buyers, it added.

Google Maps to roll out Gemini-based AI tools

FE BUREAU
New Delhi, November 6

PROPOSED SHIFT

■ The feature allows users to make open-ended, natural language queries

■ The update will reach Indian users in the coming weeks

■ The system draws on Maps' vast data resources and user-generated inputs



IN A SHIFT in how users interact with its services, Google Maps is rolling out an AI-driven conversational interface powered by the tech giant's Gemini model. The update will reach Indian users in the coming weeks, marking Google's broader push to embed AI into everyday digital tools.

The new feature allows users to make open-ended, natural language queries while navigating — such as checking if a destination has parking, finding services along a route, or locating alternative paths if traffic worsens — without relying on rigid voice commands.

"We are using Gemini to move closer to a conversational AI-powered map. This is possible because we are combining our most advanced Gemini model with the most comprehensive representation of the real world, which we have spent years building," said Lalitha Ramani, general manager, Google Maps India.

The system draws on Maps' vast data resources and user-generated inputs but, Google emphasises, remains grounded in verified real-world data to minimise risks from AI-generated inaccuracies.

Alongside this AI layer, Google is introducing several India-specific features through institutional partnerships. A new tie-up with the National Highways Authority of India (NHAI) will allow Maps to display near real-time updates on highway closures and maintenance works. The collaboration aims to reduce uncertainty for long-distance travellers, who often rely on fragmented or delayed information.

Separately, Maps will begin issuing alerts to drivers as they approach accident-prone zones, starting with an initial rollout in Gurugram, the Cyberabad region in Hyderabad, Chandigarh, and Faridabad.

In another upgrade, the app will display official speed limits within the navigation window across nine cities, including Mumbai, Kolkata, Jaipur, and Hyderabad — an addition expected to promote safer driving practices.

The latest version also enhances India-first navigation aids. Two-wheeler riders, who account for a major share of India's road users, will now see "Navatars" — customisable motorbike and scooter icons that personalise the in-app experience.

Additionally, voice guidance for flyers will be available in nine Indian languages, helping reduce confusion at complex intersections, especially for two-wheeler commuters.

By integrating Gemini with Maps' extensive local data and new safety-driven partnerships, Google aims to make navigation in India more intuitive, context-aware, and conversational — turning a utilitarian app into a more intelligent travel companion.

FROM THE FRONT PAGE

'Offline scale, new exam categories next growth drivers'

Students rate every class, and continuous feedback is taken very seriously. If sustained improvement isn't visible even after multiple interventions, we prioritise student experience. At the same time, we have invested deeply in teacher development. Today, 80–90% of our faculty are full-time employees. In exam categories like UPSC, where consultant models are common, we work on exclusive contractual arrangements.

Have acquisitions played a meaningful role in your journey?

Our approach has always been build-first. It ensures cultural continuity and academic integrity. Total acquisition spend has been under \$50 million, and revenue contribution from those entities is under 15%. Xylem helped us accelerate geographical expansion, and PrepOnline played a key role in building our publication business. iNeuron helped us develop skills offerings but integration was more complex. Today, we are not actively pursuing large acquisitions because our organic growth has been



strong — we have grown revenues four times in two years.

And how should investors view the profitability path?

Our online business is already profitable. Offline centres generally turn positive in 12–18 months, and many of our recent centres have already reached that point. Operational leverage continues to improve. So, the path to profitability is clear as scale compounds.

Apollo Hospitals profit rises 25% to ₹494 cr in Q2

FE BUREAU
Chennai, November 6

REPORT CARD

APOLLO HOSPITALS ON Thursday reported a 25% year-on-year rise in consolidated net profit to ₹494 crore for the second quarter. The profit was driven by revenue growth across healthcare, pharmacy and digital health business.

Consolidated revenue from operations increased 13% to ₹6,304 crore during the quarter. Consolidated Ebitda rose 15% to ₹941 crore, with margins improving to 14.93% from 14.59% a year earlier.

Core healthcare (hospital) revenues grew 9% to ₹3,169 crore, though bed occupancy slipped to 69% from 73% in the same quarter last year. The company attributed the dip to a higher incidence of seasonal admissions in the corresponding period last year.

As of September, Apollo operated 8,050 beds across its network (excluding Apollo Health & Lifestyle and managed beds).

"I am happy to announce another strong quarter for Apollo Hospitals, with double-digit revenue and profit growth across all three of our core divisions, healthcare services, retail healthcare & diagnostics, and digital & pharma distribution, underlining the strength of our diversified healthcare model with integrated delivery," Apollo Hospi-



■ Consolidated revenue increased 13% to ₹6,304 crore during the quarter

■ Ebitda rose 15% to ₹941 crore, with margins improving to 14.93%

■ As of September, Apollo operated 8,050 beds across its network

■ It plans to add 4,400 capacity beds and 3,600 capacity beds over the next five years

tals Enterprise Chairman Prathap C Reddy said.

Apollo plans to add 4,400 capacity beds and 3,600 capacity beds over the next five years, with an investment of ₹5,800 crore funded through internal accruals. Its diagnostics and retail health arm, AHIL, reported a 9% rise in revenue to ₹474 crore, while the digital health and pharmacy distribution vertical, HealthCo, recorded a 17% increase to ₹2,661 crore. (With inputs from PTI)

Sebi, RBI mull bond derivatives launch

SPEAKING AT AN economic and banking conclave, the Sebi chief said a nationwide education campaign would be rolled out shortly in consultation with all stakeholders.

India's bond markets are dominated by institutional players like banks and insurance companies. Efforts to deepen the corporate bond market have been only partly successful with the outstanding value of corporate bonds at just ₹54 lakh crore much smaller than the loan market.

A consultation paper for IPO-bound companies is also in the works, Pandey said. The objective is to further rationalise the contents of the offer document summary and make this available separately to investors to encourage informed feedback from them. Another proposal, for companies whose pre-IPO shares are pledged, will ensure that lock-in requirements are automatically enforced even if pledge is invoked or released, thereby preventing listing delays.

The Sebi chief further said the commodities market in India has a long runway and more products could be launched in non-agricultural segments such as electricity. "We are a large user of commodities, but we are practically a price taker. Depth of the market has to improve," he said. Pandey also said Sebi has noticed egregious practices by merchant bankers in SME IPOs. Some SME IPOs have been used to siphon off money, he added.

SBI LIFE INSURANCE COMPANY LIMITED
REGD. REG. NO. 115, CIN: L99999IN2000PLC129113
Registered Office: "Nagar" Main Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069
Tel: 022-4371 0000 Website: www.sbilife.co.in Email: investor@sbilife.co.in

NOTICE TO SHAREHOLDERS

100 DAYS CAMPAIGN - "SAKSHAM NIVESHAN" FOR SHAREHOLDERS

With a view to assist shareholders in taking necessary steps so as to reduce transfer of unpaid/unclaimed dividends to Investor Education and Protection Fund ("IEPF") and in line with the instructions of IEPF Authority, SBI Life Insurance Company Limited ("Company") has launched a 100-day Campaign - "Saksham Niveshan".

In line with this initiative, the concerned shareholders are requested to claim their unclaimed/unpaid dividend(s) by updating their KYC details i.e. PAN, Bank account details, contact details, choice of nomination, specimen signature by following the below procedure:

Mode of holding

Shares held in dematerialized mode

Documents to be submitted with Kfint Technologies Ltd. - "SEPF" (Registrar and Transfer Agent of the Company)

Contact your Depository Participant for updating KYC details and submit a self-attested copy of the updated Client Master List (CML) reflecting active bank details along with the request letter to Kfint.

Please note that in terms of the provisions of Section 124(4) of the Companies Act, 2013, dividends not encashed/claimed within seven years from the date of its transfer to the unpaid dividend account, will be transferred to the IEPF. Details of unclaimed dividend(s) are available on the website of the Company at www.sbilife.co.in/en/about-us/investor-relations.

For any queries on above matter, shareholders are requested to contact:

To Kfint Technologies Limited
Unit: SBI Life Insurance Company Limited
Saksham Tower 8, Plot No. 31-32, Gachibowli,
Financial District, Nanakramguda, Serilingampally,
Hyderabad 500 032.
Toll Free No. 1800-309-4001.
E-mail: enward@kfinttech.com

For SBI Life Insurance Company Limited / SBI Kfint Manik Company Secretary (ACS No. - 26391)

Place: Mumbai
Date: 07-November 2025

Transfer of unpaid/unclaimed dividend to Investor Education and Protection Fund (IEPF) is subject to the provisions of Section 124(4) of the Companies Act, 2013. The Company is not responsible for the loss of dividends if the shareholder fails to update KYC details within the specified period. The Company reserves the right to transfer the unpaid dividend to IEPF if the shareholder fails to update KYC details within the specified period.

A Market Leader in Security, Cash Logistics & Facility Management

Group Enterprises

SIS Limited
Registered Office: Annapurna Bhawan, Telephone Exchange Road, Kurji, Patna-800010
CIN: L75230BR1985PLC002083

I. EXTRACTS OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2025

(Figures in INR crore, unless stated otherwise)

Particulars	Quarter ended September 30, 2025	Six months ended September 30, 2025	Quarter ended September 30, 2024
	(Unaudited)	(Unaudited)	(Unaudited)
Revenue from operations	3,758.52	7,307.01	3,268.81
Net profit / (loss) for the period (before tax and exceptional items)	103.50	199.14	76.01
Net profit / (loss) for the period (after exceptional items)	103.50	199.14	76.01
Net profit / (loss) for the period (after tax and exceptional items)	80.73	173.68	68.81
Total comprehensive income / (loss) for the period (comprising profit for the period after tax and other comprehensive income after tax)	117.33	256.97	116.80
Equity share capital	70.46	70.46	72.08
Other equity	2,443.88	2,443.88	2,540.66
Earnings per share (of INR ₹/- each) (for continuing and discontinued operations) -			
1. Basic:	5.73	12.18	4.77
2. Diluted:	5.68	12.07	4.74

II. FINANCIAL RESULTS (STANDALONE INFORMATION)

(Figures in INR crore, unless stated otherwise)

Particulars	Quarter ended September 30, 2025	Six months ended September 30, 2025	Quarter ended September 30, 2024
	(Unaudited)	(Unaudited)	(Unaudited)
Revenue from operations	1,364.75	2,653.92	1,224.73
Net Profit / (loss) before tax for the period	127.99	224.32	38.76
Net Profit / (loss) after tax for the period	119.66	210.84	37.51
Total comprehensive income / (loss) for the period	120.03	208.68	36.43
Securities premium	10.09	10.09	144.35
Net worth (total equity)	1,205.40	1,205.40	1,095.38
Paid up debt capital / outstanding debt	672.52	672.52	800.65
Capital redemption reserve	4.31	4.31	2.45
Debt redemption reserve	Nil	Nil	Nil
Debt equity ratio (times)	0.56	0.56	0.74
Debt service coverage ratio (times) *	3.66	3.11	1.44
Interest service coverage ratio (times) *	3.77	3.13	2.61

* Ratios for quarter / six months ended have been annualised.

Notes:

- The above is an extract of the detailed format of Financial Results for the quarter and six months ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 and 32 read with 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), as amended. The full format of the Quarterly/Six months Financial Results are available on the websites of the National Stock Exchange of India Limited (www.nseindia.com) ("NSE"), BSE Limited (www.bseindia.com) ("BSE") and the Company (www.sisindia.com). The same can be accessed by scanning the QR code provided below.
- During the quarter ended September 30, 2025, the Board of Directors of the Company approved acquisition of AP Securities Private Limited and entered into the definitive agreements on September 05, 2025. The acquisition will be completed in two tranches where the Company will acquire 51% shareholding in Tranche 1 by year 2025 and the balance shareholding will be acquired by year 2029 (Tranche 2) based on a pre-agreed valuation formula, thereby enabling the Company to reach 100% shareholding. Subsequent to the reporting date, the Company has acquired 51% shareholding for an interim consideration of INR 71.29 crore determined based on the closing date valuation in accordance with the terms of the definitive agreement.
- During the quarter ended September 30, 2025, the Company has executed a Share Purchase Agreement, as part of internal restructuring, for the intra-group transfer of 800,000 equity shares for the consideration of INR 89.10 crore (AUD 15.24 Million), representing 5.06% of the shareholding in SIS Australia Group Pty Ltd to SIS Australia Holdings Pty Ltd, a wholly owned subsidiary of the Company.
- The Statement of consolidated financial results ("the Statement") of the Group and its joint venture entities for the quarter and six months ended September 30, 2025, has been reviewed by the Audit Committee and, thereafter, approved by the Board of Directors at its meeting held on November 05, 2025.

For and on behalf of the Board of Directors of SIS Limited

Rituraj Kishore Sinha
Managing Director

Place: New Delhi
Date: November 05, 2025