

CO/CS/ 36/2026-27

8th October 2026

**To,
The Manager,
Listing Department,
Dalal Street, Fort
Mumbai- 400 001**

Dear Sir / Madam,

Scrip Code: 523465/ INDBNK

Sub: Un- Audited Financial Results for the quarter and half year ended 30th September 2026:

Pursuant to Regulation 33(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Un-Audited Financial Results of the Company for the Quarter and Half year ended 30th September 2026, was approved by the Board of Directors at their meeting held today, 8th October 2026. A copy of the Limited Review Report and the Un-audited Financial Results are enclosed.

Kindly take the same on your records.

Thanking You.

Yours Faithfully

For Ind Bank Housing Limited

**Aarthi
Kannan**

Digitally signed by
Aarthi Kannan
Date: 2026.10.08
14:56:57 +05'30'

K. Aarthi

Company Secretary & Compliance Officer.

IND BANK HOUSING LIMITED
(A Subsidiary of Indian Bank)
Regd. Office : Third Floor, Khivraj Complex 1, No. 480, Anna Salai, Nandanam, Chennai 600035
Phone No. 044-24329235
CIN No: L65922TN1991PLC020219 Email: indhouse1991@gmail.com Website: www.indbankhousing.com

PART I

Statement of Un-Audited Financial Results for the half year ended 30.09.2026

Rs.in Lakhs

Sl. No.	Particulars	Three months ended	Preceding three months ended	Corresponding three months ended in the previous year	Year to date for the current half year ended	Year to date for the Previous half year ended	Previous Accounting Year ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited
1	Revenue from Operations	0.00	0.00	0.00	0.00	0.00	0.00
2	Other Income	25.87	319.30	5.87	345.17	12.10	50.97
3	Total Revenue (1+2)	25.87	319.30	5.87	345.17	12.10	50.97
4	Expenditure						
a	Cost of Services	0.00	0.00	0.00	0.00	0.00	0.00
b	Purchases of Stock-in-Trade	0.00	0.00	0.00	0.00	0.00	0.00
c	Changes in inventories of finished goods work-in-progress and Stock-in-trade	0.00	0.00	0.00	0.00	0.00	0.00
d	Employee Benefits Expense	8.86	8.39	7.53	17.25	13.63	29.22
e	Finance Costs	0.00	0.00	0.00	0.00	0.00	0.00
	(i) Payment under Right to Recompense	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Others	0.00	0.00	0.00	0.00	0.00	0.00
	Finance Costs - Total	0.00	0.00	0.00	0.00	0.00	0.00
f	Depreciation and Amortization expenses	0.07	0.02	0.01	0.09	0.02	0.03
g	Other expenses						
	Postage&Telephones	0.24	0.00	0.00	0.24	0.00	0.27
	Provision for Non Performing Assets/written off	0.00	0.00	1.20	0.00	1.20	0.00
	Other Expenditure	17.33	54.69	(0.38)	72.02	10.65	30.28
	Total Other Expenses	17.57	54.69	0.82	72.26	11.85	30.55
	Total Expenses	26.50	63.10	8.36	89.60	25.50	59.80
5	Profit/(Loss) before exceptional Items and tax (3-4)	(0.63)	256.20	(2.49)	255.57	(13.40)	(8.83)
6	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
7	Profit/(Loss) before Tax (5-6)	(0.63)	256.20	(2.49)	255.57	(13.40)	(8.83)
8	Tax Expense						
	(a) Current Tax	0.00	0.00	0.00	0.00	0.00	0.00
	(b) Deferred Tax	0.00	0.00	0.00	0.00	0.00	0.00
	(c) Prior years - Excess/ Short provision	0.00	(131.34)	0.00	(131.34)	0.00	0.00
	(d) Total	0.00	(131.34)	0.00	(131.34)	0.00	0.00
9	Profit/(Loss) for the period (7-8)	(0.63)	387.54	(2.49)	386.91	(13.40)	(8.83)
10	Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	(0.01)
10A	Items that will not be reclassified to profit or loss						
	(a) Remeasurements of the defined benefit plans	0.00	0.00	0.00	0.00	0.00	0.00
10B	Items that may be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
11	Total Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	(0.01)
12	Total Comprehensive Income for the period (9+11)	(0.63)	387.54	(2.49)	386.91	(13.40)	(8.84)
13	Paid up equity share capital	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00
	(Face value per share - Rs. 10/-)						
14	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	(13096.27)	(13096.27)	(13087.43)	(13096.27)	(13087.43)	(13087.43)
15	Earnings Per Share (EPS) (Rs)	(0.01)	3.88	(0.02)	3.87	(0.13)	(0.09)
	(a) Basic & diluted EPS before Extraordinary items for the period, for the year to date and for the previous year (not annualised)						
	(b) Basic & diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	(0.01)	3.88	(0.02)	3.87	(0.13)	(0.09)

Notes

The above results were reviewed by the Audit Committee and Pursuant to the recommendations of the Audit Committee, the Board of Directors has adopted the un-audited Financial Results of the Company as per Indian Accounting Standards (IND AS) in their Meeting held on 08.10.2026 for the half-year ended 30th September 2026.

The Company's Certification of Registration (COR) to carry on the business of Housing Finance was cancelled by the Reserve Bank of India vide letter no.CO.DOR.RG.NO.S3544/23-27-014/2023-2024 dated 22nd September 2023. The Company has taken the same into consideration and has resolved in its Board Meeting held on the 25th September 2023 not to carry on the business of HFI/NBFI as and from the said date. The Company is presently engaged in the recovery and disposal of its mortgaged assets in accordance with the directions of the Board.

The only business activity of the Company is housing finance and hence no segment reporting has been done

Previous year's figures are regrouped and reclassified wherever necessary, to conform to the current years classification

The unaudited results have been subject to limited review by the auditors of the company.

BY ORDER OF THE BOARD

FOR IND BANK HOUSING LIMITED

Place : Chennai
Date : 08.10.2026

V.HARIBABU
MANAGING DIRECTOR

For Ind Bank Housing Limited
Authorised Signatory

Balance Sheet as at 30th September 2026

		Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
Particulars	Notes	As at 30-Sep-2026	As at 31-Mar-2026	As at 30-Sep-2025
ASSETS				
Financial assets				
(a) Cash and Cash Equivalents	1	52.19	6.47	1,101.28
(b) Other Bank Balances [other than included in (a) above]	2	1,492.06	1,462.18	354.55
(c) Loans	3	-	-	-
(d) Investments	4	1.12	1.16	0.97
(e) Other financial assets	5	2.50	1.88	2.57
Non-financial assets				
(a) Current Tax Assets	6	32.17	492.96	489.97
(b) Property Plant and Equipment	7a	1.78	0.02	0.04
(c) Other Intangible Assets	7b	-	-	-
Total Assets		1,581.82	1,964.67	1,949.38
LIABILITIES AND EQUITY				
LIABILITIES				
Financial liabilities				
(a) Borrowings (Other than Debt Secur	8	12,100.00	12,900.00	12,900.00
(b) Other financial liabilities	9	87.94	47.85	47.85
Non-financial liabilities				
(a) Provisions	10	2.88	12.73	2.11
(b) Other Non-financial Liabilities	11	1,100.36	1,100.36	1,100.24
Equity				
(a) Equity Share Capital	12	1,000.00	1,000.00	1,000.00
(b) Other Equity	13	-12,709.36	-13,096.27	-13,100.82
Total Equity		-11,709.36	-12,096.27	-12,100.82
TOTAL EQUITY AND LIABILITIES		1,581.82	1,964.67	1,949.38

For Ind Bank Housing Ltd

Authorised Signatory

STATEMENT OF CASH FLOWS AS ON 30.09.2026

Particulars		For the period ended 30.09.2026	For the year ended 31.03.2026
A.Cash Flow from Operating Activities		Rs. In Lakhs	Rs. In Lakhs
Profit /Loss before tax		255.57	-8.83
Adjustment for			
Depreciation		0.09	0.03
Provision addition / (reversal) - Investments		0.04	-0.43
Interest Income		-0.02	-0.04
Adjustment for income tax		131.34	
Operating profit before working capital changes		387.02	-9.27
Decrease)/(increase) in other financial assets		-0.62	-0.35
Decrease)/(increase) in other non-financial assets		-	-
(Decrease)/increase Current Tax Assets (Net)		460.80	-3.11
(Decrease)/increase Other financial liabilities		40.09	-
(Decrease)/increase in Provision		-9.85	11.05
(Decrease)/increase in Other Non-financial Liabilities		-0.00	1,099.89
Cash generated from operations		877.44	1,098.21
Net Income Tax paid/refund		1.10	
Cash generated from operations	A	878.54	1,098.21
B.Cash flow from investing operations			
Regrouping in March 2026 cashflow- Other Bank Balances		-1,492.06	
Purchase of fixed assets		-1.85	
Interest Income		0.02	0.04
Cash from investment activities	B	-1,493.90	0.04
C.Cash flow from financing activities			
Cash used in financing activities - Term loan repayment		-800.00	-
Cash used in financing activities - Advance tax paid		-1.10	
C.Cash flow from financing activities	C	-801.10	
Net increase in cash and cash equivalent (A+B+C)		-1,416.46	1,098.25
Cash & Cash equivalent - opening		1,468.65	370.40
Cash & Cash equivalent - closing		52.19	1,468.65

For Ind Bank Housing Ltd

[Signature]
Authorised Signatory

Independent Auditors Review report on Standalone unaudited Quarterly and Year to date financial results of the Company pursuant to Regulation 33 of the SEBI (Listing Obligation & Disclosure Requirement), 2015

Review Report to

The Board of Directors of Ind Bank Housing Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **M/s. Ind Bank Housing Limited** for the period ended **30th September 2026**. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries primarily of persons' responsible for financial and accounting matters and applying analytical and other review procedures. A Review is substantially less in scope than an audit conducted in accordance with standards on auditing and consequently does not enable us to obtain assurance that we would have become aware of all significant matters that might be identified in an audit. Accordingly, we do not express any audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results has not been prepared in all material aspects in accordance with applicable accounting standards and other recognized accounting practices and policies and has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

Material Uncertainty related to going concern:

4. We draw attention to Note 2 to the Statement of Unaudited Financial Results, which states that the Company's Certificate of Registration to carry on housing finance activities was cancelled by the Reserve Bank of India (RBI) vide letter no. CO.DOR.RG.No.S3544/23-27-014/2023-24 dated 22 September 2023. Following the cancellation of the said registration, the Board of Directors, at its meeting held on 25 September 2023, resolved to discontinue the Company's HFC/NBFC activities with immediate effect. We draw attention to Note 2 to the Statement of Unaudited Financial Results, wherein it is disclosed that the Board of Directors, on 4 November 2023, accorded in-principle approval for winding up of the Company, subject to obtaining the requisite approval of the



shareholders and regulatory authorities. Subsequently, at its meeting held on 22 January 2024, the Board directed the Company to complete the recovery and disposal of mortgaged assets prior to initiating winding-up proceedings under Section 271 of the Companies Act, 2013. Accordingly, the Company's activities are presently substantially confined to recovery of outstanding advances and receivables through realization of mortgaged assets and resolution of pending legal matters. The aforementioned events and circumstances give rise to a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern. Notwithstanding the above, our conclusion as stated in paragraph (3) of this Review Report is not modified in respect of this matter.

For and on behalf of
Ray & Ray
Chartered Accountants
FRN: 301072E



V. Raman
Partner
Membership No. 019839
UDIN: 26019839 AHJDUB 4748

Date: 08/10/2026

Place: Chennai