



India Finsec Limited
(L65923DL1994PLC060827)

To
The Manager-Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400001.

Date: 30.10.2026

Scrip Code: 535667 Scrip Id: IFINSEC.

Sub: Outcome under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements Regulations, 2015 read with Para A of Part A of Schedule III of the said Regulations.

Dear Sir/Madam,

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements), 2015, we wish to inform you that the Board of Directors of the Company at its meeting held today i.e. Friday, 30th October, 2026, has inter-alia considered and approved the following business(s):

1. The Un-Audited Standalone & Consolidated Financial Results of the Company for the Quarter & half year ended on 30th September 2026, together with Limited Review Reports of the Statutory Auditors.

In compliance with the provisions of the Regulation 33(3)(d) of the Listing Regulations read with Clause 4.1 the SEBI 's Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016, we hereby declare that the Statutory Auditors - M/s Ajay Rattan & Co., Chartered Accountants, have issued the Limited Review Reports with unmodified opinion on the Un-Audited Financial Results (Standalone and Consolidated) of the Company for the quarter & half year ended 30 September 2026.

Further the above said Board Meeting commenced at 11.30 A.M. and Concluded at 05:20 P.M.

You are requested to kindly take this information on your records.

This is for your kind information and record please.

Thanking You,

For India Finsec Limited

PRACHI
BANSAL

Prachi Bansal

Company Secretary and Compliance Officer



INDEPENDENT AUDITOR'S REVIEW REPORT ON THE QUARTERLY AND YEAR TO DATE UNAUDITED FINANCIAL RESULTS OF THE COMPANY PURSUANT TO REGULATION 33 OF SEBI (LISTING OBLIGATION AND DISCLOSURES REQUIREMENTS) REGULATION, 2015 AS AMENDED

To Board of Directors
India Finsec Limited
D-16, First Floor, above ICICI Bank
Prashant Vihar, Sector 14, Rohini,
New Delhi, Delhi-110085
(CIN: L65923DL1994PLC060827)

1. We have reviewed the accompanying statement of unaudited financial results of India Finsec Limited (the "Company") for the quarter and period ended 30th September 2026 (the 'Statement') attached herewith, being submitted by the company pursuant to regulation 33 of SEBI (Listing obligation and disclosures requirements) regulation, 2015, as amended (the "Listing Regulations").

2. This statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting", prescribed under section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended from time to time (the 'Listing Regulations'). The Statement has been approved by the Company's Board of Directors. Our responsibility is to express conclusion on the statements based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (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 statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with applicable Indian accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.





AJAY RATTAN & CO.
CHARTERED ACCOUNTANTS

These unaudited financial results and other financial information of the company have been approved and furnished to us by the Management. Our conclusion on the Statement is not modified in respect of this matter.

For Ajay Rattan & Co.,
Chartered Accountants,
Firm Registration No. 012063N

AJAY
AGGARWAL
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AJAY AGGARWAL
Date: 2026.10.30
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CA. Ajay Aggarwal
Partner
Membership No. 090975
UDIN: 26090975SDRLTF7926

Place: New Delhi
Date: 30.10.2026



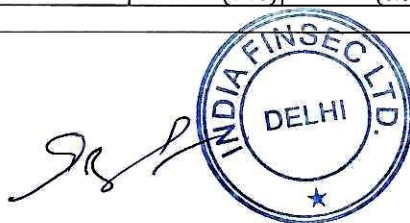
India Finsec Limited

(L65923DL1994PLC060827)

UNAUDITED STATEMENT OF STANDALONE FINANCIALS RESULTS FOR YEAR ENDED 30.09.2026

(Rs in Lakhs)

Particulars		Three Months Period Ended			Six Months Period Ended		Year Ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
I	Income						
(a)	Revenue From Operations:						
	Interest Income	-	-	-	-	-	-
	Dividend Income	-	-	-	-	-	-
	fee and commission income	-	-	0.88	-	1.75	3.50
	Income from shares and securities	-	-	-	-	-	-
	Other operating income	-	-	-	-	-	-
	Total revenue from operation	-	-	0.88	-	1.75	3.50
(b)	Other Income	19.31	-	-	19.31	-	37.55
	Total Income (a+b)	19.31	-	0.88	19.31	1.75	41.05
II	EXPENSES						
	Impairment of financial asset	-	-	-	-	-	-
	Changes in inventories of finished goods, WIP and stock-in-trade	-	-	-	-	-	-
	Employee benefits expenses	5.96	5.21	5.35	11.18	10.84	26.20
	Finance costs	-	-	-	-	-	-
	Depreciation and amortisation expenses	0.27	0.10	0.13	0.37	0.26	0.47
	Other expenses	3.65	3.09	1.60	6.73	7.56	9.32
	Total expenses	9.87	8.41	7.08	18.28	18.66	35.99
III	Profit/(loss) before tax (V-VI)	9.43	(8.41)	(6.20)	1.03	(16.91)	5.06
IV	Tax expense:						
	(1) Current tax	0.15	-	-	0.15	-	2.30
	(2) Deferred tax	1.00	(0.89)	(1.70)	0.11	(4.35)	(1.02)
	(3) Tax expense for earlier years	0.25	-	-	0.25	-	-
	Total Tax Expense	1.41	(0.89)	(1.71)	0.52	(4.35)	1.28
V	Profit (Loss) after tax	8.03	(7.51)	(4.49)	0.51	(12.56)	3.78
VI	Other Comprehensive Income						
	A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	0	-	-	-	-	-	-
VII	Total Comprehensive Income for the period (XIII+XIV)(Comprising Profit (Loss) and Other Comprehensive Income for the period)	8.03	(7.51)	(4.49)	0.51	(12.56)	3.78
VIII	Paid up equity share capital (Face value Rs. 10/- per share)	2,919.17	2,919.17	2,919.17	2,919.17	2,919.17	2,919.17
IX	Reserves excluding Revaluation Reserves as per Balance Sheet of previous accounting year	-	-	-	-	-	4,947.36
X	Earnings per equity share (for continuing operation):						
	(1) Basic	0.03	(0.03)	(0.02)	0.00	(0.04)	0.01
	(2) Diluted	0.03	(0.03)	(0.02)	0.00	(0.04)	0.01



D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector - 14
Rohini, New Delhi - 110085

Tel : 011-47096097 • e-mail id : indiafinsec@gmail.com • Website : www.indiafinsec.com



India Finsec Limited

(L65923DL1994PLC060827)

UNAUDITED STATEMENT OF STANDALONE ASSETS AND LIABILITIES FOR YEAR ENDED 30.09.2026

(Rs in Lakhs)

PARTICULARS	As at 30 Sep 2026	As at 31 Mar 2026
	Unaudited	Audited
ASSETS		
Non-Current Assets		
Property, plant & equipment	3.36	2.44
Financial Assets	-	-
Investments	7756.88	7,756.88
Deferred Tax Assets (Net)	2.46	2.56
Current Assets		
Financial Assets	-	-
Cash & Cash Equivalents	95.62	84.07
Other Financial Assets	0.02	-
Current Tax Assets	14.91	29.34
Other Current Assets	4.15	1.31
Total Assets	7877.39	7,876.60
EQUITY AND LIABILITIES		
Equity		
Equity Share Capital	2,919.17	2,919.17
Other Equity	4,947.87	4,947.36
Non-Current Liabilities		
Non current Provisions	4.07	4.07
Current Liabilities		
Financial Liabilities		
Trade Payables		
(a.) total outstanding dues of micro enterprises and small enterprises	0.30	0.54
(b). total outstanding dues of creditors other than micro enterprises and small enterprises	2.97	0.71
Other Financial Liabilities	1.91	1.58
Other Current Liabilities	0.16	0.08
Provisions	0.79	0.79
Current Tax Liabilities	0.15	2.30
Total Equity and Liabilities	7877.39	7,876.60

For and on behalf of board of directors of
INDIA FINSEC LIMITED


Gopal Bansal
Managing Director
DIN : 01246420



Date: 30/10/2026
Place: New Delhi

D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector - 14
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India Finsec Limited

(L65923DL1994PLC060827)

UNAUDITED STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER 2026

	(Rs in Lakhs)	
	For the half year ended 30th September 2026	For the half year ended 30th September 2025
CASH FLOW FROM OPERATING ACTIVITIES		
Net profit/ (loss) before tax and after exceptional items	1.03	(16.91)
Adjustments for non-cash/ other items: -		
Interest received	-	-
Finance cost	-	-
Impairment of financial instruments	-	-
Depreciation on property, plant & equipment	0.37	0.26
Dividend received	-	-
Operating Profit before working capital changes	1.40	(16.66)
Working capital adjustments: -		
(Increase)/ decrease in trade receivable	(0.02)	-
(Increase)/ decrease in other current assets	(2.84)	4.80
(Increase)/ decrease in other non current assets	14.44	(0.38)
Increase/ (decrease) in other financial liabilities	0.33	(3.01)
Increase/ (decrease) in provisions	(2.56)	-
Increase/ (decrease) in trade payables	2.01	-
Increase/ (decrease) in other current liabilities	0.08	(0.53)
Cash generated from operations	12.83	(15.77)
Direct taxes paid	-	-
Net cash flow from operating activities (A)	12.83	(15.77)
CASH FLOW FROM INVESTING ACTIVITIES		
Sale/ (Purchase) of property, plant & equipment	(1.28)	-
Sale/ (Purchase) of investments	-	-
Interest received	-	-
Dividend Income	-	-
Net cash flow from investing activities (B)	(1.28)	-
CASH FLOW FROM FINANCING ACTIVITIES		
Interest on borrowing	-	-
Net proceeds from borrowings	-	-
Net cash flow from financing activities (C)	-	-
Net cash flow during the year (A + B + C)	11.55	(15.77)
Add: Opening cash and cash equivalents	84.07	72.95
Closing cash and cash equivalents	95.62	57.18
Components of cash and cash equivalents		
Cash in hand	94.45	56.84
Balances with banks		
in current accounts	1.17	0.34
Total cash and cash equivalents	95.62	57.18

Notes:

- (1) The above standalone financial results of India Finsec Limited ("the Company") have been prepared in accordance with and comply in all material respects with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and in terms of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), as amended.
- (2) The above unaudited financial results for the quarter and half year ended on 30th September, 2026 have been reviewed by the Audit Committee and then approved by the Board of Directors at their meeting held on 30th October, 2026.
- (3) The statutory auditors have carried out limited review of the above results for the quarter ended 30th Sep, 2026. However, the management has exercised necessary due diligence to ensure that the financial results provided true and fair view of its affairs.
- (4) Figures for the previous period have been regrouped wherever considered necessary so as to confirm to the classification of the current period.

For and on behalf of board of directors of
INDIA FINSEC LIMITED

Gopal Bansal
Managing Director
DIN : 01246420



Date: 30/10/2026
Place: New Delhi

D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector - 14

Rohini, New Delhi - 110085

Tel : 011-47096097 • e-mail id : indiafinsec@gmail.com • Website : www.indiafinsec.com



INDEPENDENT AUDITOR'S REVIEW REPORT ON CONSOLIDATED UNAUDITED QUARTERLY FINANCIAL RESULTS AND YEAR TO DATE FINANCIAL RESULTS OF INDIA FINSEC LTD UNDER REGULATION 33 & 52 OF SEBI (LISTING OBLIGATION AND DISCLOSURES REQUIREMENTS) REGULATION, 2015 AS AMENDED.

To Board of Directors
India Finsec Limited
D-16, First Floor, above ICICI Bank
Prashant Vihar, Sector 14, Rohini,
New Delhi, Delhi-110085
(CIN: L65923DL1994PLC060827)

1. We have reviewed the accompanying statement of Consolidated unaudited financial results of M/s India Finsec Limited (the "Company") and its subsidiary Company for the quarter ended on September 30, 2026 and year to date results for the period from 1 April, 2026 to 30 September, 2026 (the 'Statement') being submitted by the Company pursuant to the requirement of regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. This statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting", prescribed under section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India (RBI) from time to time (RBI Guidelines) and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended from time to time (the 'Listing Regulations'). Our responsibility is to express conclusion on the statements based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (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 statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the result of the Subsidiary Company:

i.e., IFL Finance Limited (Formerly known as IFL Housing Finance Limited)

5. The statement includes unaudited financial results and other unaudited financial information in respect of subsidiary whose financial results and other financial information reflect total income of Rs. 3109.50 lakhs and total net profit after tax Rs. 805.32 lakhs for the period from 01 April 2026 to 30 September 2026 respectively, as considered in the consolidated unaudited financial results. The unaudited financial results and other unaudited financial information have been reviewed by us. Our conclusion, as far as it relates to the affairs of the subsidiary, is based solely on the unaudited financial results and other unaudited financial information.





AJAY RATTAN & CO.
CHARTERED ACCOUNTANTS

6. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013.

**For Ajay Rattan & Co.,
Chartered Accountants,
Firm Registration No. 012063N**

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**CA. Ajay Aggarwal
Partner
Membership No. 090975
UDIN: 26090975EZVQTD6707**

**Place: New Delhi
Date: October 30, 2026**



India Finsec Limited

(L65923DL1994PLC060827)

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR HALF ENDED 30 SEPTEMBER 2026

Particulars	Three Months Period Ended			Six Months Period Ended		Year Ended
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I Revenue From Operations:						
Interest income	3,011.07	2,762.92	1,935.81	5,773.99	3,694.85	8,017.70
Dividend income	-	-	-	-	-	-
Fees and Commission Income	78.42	145.64	81.31	224.06	153.06	394.19
Sale of shares and securities	-	-	-	-	-	-
Net Gain on Fair Value changes	-	-	0.52	-	0.52	-
Other operating revenues	7.21	4.68	(1.00)	11.89	25.59	48.96
Total revenue from operations	3,096.70	2,913.24	2,016.64	6,009.93	3,874.02	8,460.85
II Other Income	32.11	15.56	28.48	47.67	40.28	146.87
III Total Income (I+II)	3,128.80	2,928.80	2,045.14	6,057.60	3,914.30	8,607.71
IV EXPENSES						
Impairment on Financial Instruments	(1.42)	59.72	-	58.30	-	51.92
Changes in inventories of finished goods, WIP and stock-in-trade	-	-	-	-	-	-
Employee benefits expenses	394.76	417.74	365.44	812.50	702.90	1,504.10
Finance costs	1,423.94	1,306.56	707.79	2,730.50	1,355.42	3,319.71
Depreciation and amortization expenses	78.55	76.67	74.35	155.22	139.18	309.28
Other expenses	117.19	126.98	129.37	244.17	245.85	484.26
Total expenses (IV)	2,013.02	1,987.67	1,276.93	4,000.69	2,443.34	5,669.26
V Profit/(loss) before exceptional items and tax (III-IV)	1,115.79	941.13	768.20	2,056.92	1,470.96	2,938.46
VI Exceptional Items	-	-	-	-	-	-
VII Profit/(loss) before tax (V-VI)	1,115.79	941.13	768.20	2,056.92	1,470.96	2,938.46
VIII Tax expense:						
(1) Current tax	308.52	248.56	204.22	557.08	361.70	751.21
(2) Deferred tax	(28.65)	4.10	10.19	(24.55)	19.63	3.01
(3) Income tax of previous year	22.59	-	-	22.59	-	17.65
Total tax expense	302.46	252.66	214.42	555.12	381.32	771.87
IX Profit after Tax (VII-VIII)	813.33	688.47	553.78	1,501.80	1,089.63	2,166.58
X Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	3.85
(ii) Income tax relating to items that will not be re-classified to profit or loss	-	-	-	-	-	(0.97)
B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
XI Total Comprehensive Income for the period (XIII+XIV)(Comprising Profit (Loss) and Other Comprehensive Income for the period)	813.33	688.47	553.78	1,501.80	1,089.63	2,169.46
XII Net Profit attributable to						
Owners of the Company	577.46	488.81	393.13	1,066.28	773.64	1,538.27
Non-Controlling Interest	235.87	199.66	160.64	435.52	315.99	628.31
XIII Other Comprehensive Income attributable to-						
Owners of the Company	-	-	-	-	-	2.04
Non-Controlling Interest	-	-	-	-	-	0.84
XIV Total Comprehensive income attributable to-						
Owners of the Company	577.46	488.81	393.18	1,066.28	773.64	1,540.32
Non-Controlling Interest	235.87	199.66	160.60	435.52	315.99	629.14
XV Paid up equity share capital (face value of Rs. 10)	2,919.17	2,919.17	2,919.17	2,919.17	2,919.17	2,919.17
XVI Reserve excluding Revaluation Reserves as per balance sheet of previous year	-	-	-	-	-	10003.84
XVII Earnings per share (not annualized)						
Equity shares of par value Rs. 10/- each						
Basic (in Rs.)	2.79	2.36	1.90	5.14	3.73	7.42
Diluted (in Rs.)	2.79	2.36	1.90	5.14	3.73	7.42
XVIII Analytical Ratios						
(1) Debt Equity Ratio(Times)	2.30	2.29	1.40	2.30	1.40	2.14
(2) Total Debt to Total Asset	67.64%	66.71%	55.68%	67.64%	55.68%	65.00%
(3) Debt Service coverage ratio*	-	-	-	-	-	-
(4) Interest service coverage ratio*	-	-	-	-	-	-
(5) Net profit margin ratio	25.53%	24.38%	27.67%	24.98%	28.44%	25.56%

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Rohini, New Delhi - 110085

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See accompanying notes to the financial results**Notes :**

- (1) The above consolidated financial results of India Finsec Limited ("the Company") have been prepared in accordance with and comply in all material respects with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and in terms of Regulation 33 and 52 both of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), as amended.
- (2) The above unaudited Consolidated financial results for the quarter ended on September 30, 2026 have been reviewed by the Audit Committee and then approved by the Board of Directors at their meeting held on October 30, 2026.
- (3) The statutory auditors have carried out limited review of the above results for the quarter ended September 30, 2026. However, the management has exercised necessary due diligence to ensure that the financial results provided true and fair view of its affairs.
- (4) The listed secured Non-Convertible Debentures of the Subsidiary Company, aggregating to ₹21433.64 lakhs as at September 30, 2026, are fully secured by an exclusive charge on the hypothecated book debts/receivables of the Subsidiary Company. Accordingly, the security cover ratio of NCDs as at September 30, 2026 was 1.10 times or more of the amount outstanding in respect of the said secured Non-Convertible Debentures, as required under the terms of the Debenture Trust Deed/Information Memorandum.
- (5) The Board of Directors of the Subsidiary Company, at its meeting held on July 3, 2026, approved the issuance of up to 40,000 Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (NCDs) having a face value of ₹10,000 each, aggregating up to ₹4,000.00 lakhs. The issue comprised a fresh issue of 40,000 NCDs. Subsequently, the Subsidiary Company allotted all 40,000 NCDs on July 10, 2026, & were assigned ISIN INE01X007074.
- (6) Pursuant to the resolutions passed by the Board of Directors of the Subsidiary Company, the Subsidiary Company issued redeemable Non-Convertible Debentures (NCDs) having a face value of ₹10,000 each. The said debentures carry a fixed rate of interest and are listed on the National Stock Exchange of India Limited (NSE). The disclosures relating to the Non-Convertible Debentures issued by the Subsidiary Company during the year are set out below:

S.No	ISIN	Date of Debenture Trust Deed	Rate of Interest	Issue Amount (in lakhs)
1	INE01X007017	18-11-25	12.25%	1,998.00
2	INE01X007025	14-01-26	12.25%	1,600.00
3	INE01X007033	28-01-26	11.75%	3,000.00
4	INE01X007041	23-02-26	11.80%	4,000.00
5	INE01X007058	10-03-26	11.80%	4,000.00
6	INE01X007066	14-05-26	11.75%	5,000.00
7	INE01X007074	08-07-26	11.80%	4,000.00

- (7) The shareholders of the Company, at the Extraordinary General Meeting (EGM) held on April 25, 2026, approved the proposal for the Company's Subsidiary Initial Public Offering (IPO), along with the related matters. Pursuant to the above approval, the Subsidiary successfully filed its Draft Red Herring Prospectus (DRHP) with the relevant regulatory authorities on July 22, 2026. The Company got the in principle approval from Stock exchange (BSE and NSE) vide letter dated October 1, 2026.
- (8) During the period under review, the Subsidiary Company did not undertake any transfer of loan exposures in accordance with the Reserve Bank of India (RBI) Guidelines on Transfer of Loan Exposures.
- (9) There are no material deviations in the use of proceeds of issue of non convertible debt securities from the objects stated in the respective offer documents.
- (10) * The Subsidiary company is registered under RBI Act 1934 as NBFC (ICC) hence these ratios are not applicable as per the proviso to regulation 52(4) of SEBI (LODR) regulation 2015.
- (11) Figures for the previous period have been regrouped wherever considered necessary so as to confirm to the classification of the current period.

For and on behalf of board of directors of
INDIA FINSEC LIMITED


Gopal Bansal
Managing Director
DIN : 01246420



Date: 30/10/2026
Place: New Delhi



India Finsec Limited

(L65923DL1994PLC060827)

UNAUDITED CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES FOR HALF YEAR ENDED 30.09.2026

		(Rs. in lakhs, except for share data and unless otherwise stated)	
Sr.	Particulars	For the half year ended	For the year ended on
		September 30, 2026	March 31, 2026
NON-CURRENT ASSETS			
(a)	Property, plant and equipment	229.97	228.99
(b)	Right to use Asset	1,020.20	1,123.23
(c)	Investment Property	110.04	112.79
(d)	Goodwill	9.80	9.80
(e)	Other intangible assets	70.95	82.74
(f)	Financial Assets	-	-
	(i) Loans	3,926.81	5,106.78
	(ii) Other financial assets	75.27	66.02
(g)	Deferred tax assets (net)	172.88	148.33
(h)	Other Non-Current Assets	-	-
		5,615.91	6,878.68
CURRENT ASSETS			
(a)	Inventories	-	-
(b)	Financial Assets	-	-
	(i) Investments	3,567.84	-
	(ii) Trade Receivables	-	-
	(iii) Cash and cash equivalents	3,563.43	5,718.42
	(iv) Bank Balance other than Cash and cash equivalents	31.67	259.26
	(v) Loans	53,688.64	45,968.36
	(vi) Other financial assets	125.80	89.60
(c)	Current Tax Assets (net)	14.91	29.34
(d)	Other Current Assets	304.54	83.47
		61,296.83	52,148.45
		66,912.74	59,027.13
LIABILITIES AND EQUITY			
EQUITY			
(a)	Equity share capital	2,919.17	2,919.17
(b)	Other equity	11,070.24	10,003.84
(c)	Non Controlling Interest	5,769.81	5,334.40
	Total Equity	19,759.22	18,257.42
NON-CURRENT LIABILITIES			
(a)	Financial Liabilities	-	-
	(i) Debt Security	18,134.64	10,855.27
	(ii) Borrowings (other than debt securities)	8,194.57	14,914.37
	(iii) Trade Payables	-	-
	(A) total outstanding dues of micro enterprises and small enterprises	-	-
	(B) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(iv) Lease Liability	1,199.86	1,270.76
(b)	Provisions	105.10	87.10
(c)	Deferred Tax liabilities (Net)	-	-
(d)	Other non-current liabilities	-	-
		47,393.39	27,127.50
CURRENT LIABILITIES			
(a)	Financial liabilities	-	-
	(i) Debt Security	3,299.00	3,299.00
	(ii) Borrowings (other than debt securities)	15,544.97	9,752.83
	(iii) Trade Payables	-	-
	(A) total outstanding dues of micro enterprises and small enterprises	1.05	4.89
	(B) total outstanding dues of creditors other than micro enterprises and small enterprises	7.85	1.95
	(iv) Lease Liability	9.86	19.76
	(iv) Other Financial liabilities	404.72	293.69
(b)	Provisions	42.09	33.52
(c)	Other current liabilities	38.41	54.83
(d)	Current tax liabilities (net)	171.42	181.75
		19,519.36	13,642.21
		66,912.74	59,027.13
Total Liabilities and Equity		66,912.74	59,027.13

For and on behalf of board of directors of
INDIA FINSEC LIMITED

Gopal Bansal
Managing Director
DIN : 01246420

Date: 30/10/2026
Place: New Delhi



D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector - 14

Rohini, New Delhi - 110085

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(L65923DL1994PLC060827)

UNAUDITED CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER 2026

(Rs. in lakhs, except for share data and unless otherwise stated)		
Particulars	For the half year ended 30th September 2026	For the half year ended 30th September 2025
(I) Cash flow from Operating Activities		
Profit before tax	2,056.91	1,470.97
Adjustments for:		
Impairment Loss on Financial Instruments	58.30	(1.05)
Prior Period Items	-	-
Depreciation and amortisation expense	154.85	138.92
Re-measurements of Defined Benefit Obligation through O	0.37	(0.27)
Interest income at amortised cost	(5,609.67)	(3,693.96)
Fees and Commission Income	(224.06)	(153.06)
Finance cost at amortised cost	2,730.50	1,355.42
Cash inflow from Interest Income	5,385.80	3,617.99
Cash inflow from Fees and Commission Income	350.53	153.06
Cash outflow towards finance costs	(2,674.40)	(1,332.60)
Cash generated from operation before working capital changes	2,229.13	1,555.43
Working capital changes:		
(Increase)/ decrease in trade receivables	(0.02)	-
(Increase)/ decrease in loans	(7,830.10)	(5,652.89)
(Increase)/ decrease in financial assets	1,265.42	12.55
(Increase)/ decrease in non- financial assets	(205.73)	(34.13)
Increase/ (decrease) in other financial liabilities	0.33	(3.01)
Increase/ (decrease) in trade payables	2.05	-
Increase/ (decrease) in current liability	157.00	96.58
Increase/ (decrease) in provisions	(70.90)	12.00
Increase/ (decrease) in provisions	24.01	(9.88)
Increase/ (decrease) in other financial liabilities	-	-
	(4,428.82)	(4,023.35)
Income Tax paid (Net of refunds)	(587.44)	(96.24)
Net cash flow from operating activities (I)	(5,016.26)	(4,119.59)
(II) Cash flow from Investing Activities		
Increase in Bank Balance other than Cash & Cash Equivalents	227.59	54.00
Sale/ (Purchase) of Property, plant & equipment	(37.35)	(78.50)
Sale/ (Purchase) of investments	(3,567.84)	(500.06)
Interest	15.87	14.75
Net cash flow from investing activities (II)	(3,361.72)	(509.81)
(III) Cash flow from Financing Activities		
Net proceeds from issue of equity share capital	-	-
Net proceeds from borrowings	(919.83)	5,117.34
Net proceeds from issue of Non-convertible Debentures	7,279.38	-
Interest expense on lease liabilities	(63.93)	(45.66)
Lease Rentals Paid	(72.61)	(113.81)
Net cash flow from financing activities (III)	6,223.01	4,957.87
Net increase/(decrease) in cash and cash equivalents (I + II + III)	(2,154.98)	328.48
Cash and Cash Equivalents at the beginning of the year	5,718.41	1,208.54
Cash and Cash Equivalents at the end of the year	3,563.43	1,537.02

For and on behalf of board of directors of
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