



To

October 26, 2026

The Bombay Stock Exchange Limited
Listing Compliance Department,
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai, Maharashtra – 400001, India.

Dear Sir/Madam,

Sub: Unaudited Financial Results for the Quarter and Half Year Ended September 30, 2026
Scrip Code: 530139

Pursuant to Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company, at its meeting held today, i.e., October 26, 2026, which commenced at 4:30 P.M. and concluded at 5:36 P.M., considered and approved the unaudited financial results of the Company for the quarter and half year ended September 30, 2026.

In this regard, please find enclosed the unaudited financial results for the quarter and half year ended September 30, 2026, along with the Statement of Assets and Liabilities, the Statement of Cash Flows and the Limited Review Report issued by the Statutory Auditors, as Annexures A and B, respectively. The Statutory Auditors have expressed an unmodified opinion in their Limited Review Report on the aforesaid financial results.

The above-mentioned documents are also available on the Company's website at www.kreon.in.

For **KREON FINANCIAL SERVICES LIMITED**

NIHARIKA Digitally signed by
A GOYAL NIHARIKA GOYAL
Date: 2026.10.26
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(NIHARIKA GOYAL)
CHIEF COMPLIANCE OFFICER

Encl:

Annexure A - Unaudited Financial Results, Statement of Assets and Liabilities, Statement of Cash Flows
Annexure B - Limited Review Report



CERTIFICATION BY MANAGING DIRECTOR AND CHIEF FINANCIAL OFFICER

In pursuance of Regulation 17(8) of the SEBI (Listing Obligations and Disclosure Requirements), 2015, we Jaijash Tatia, Chairman and Managing Director and Shoba Nahar, Chief Financial Officer to the best of our knowledge and belief, certify that:

- A. We have reviewed the financial statements and cash flow statement for the quarter ended September 30, 2026, and to the best of our knowledge and belief:
1. It does not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
 2. It together presents a true and fair view of the Company's affairs and are in compliance with existing accounting standards, applicable laws, and regulations.
- B. To the best of our knowledge and belief, there are no transactions entered into by the Company during the quarter which are fraudulent, illegal, or violative of the Company's code of conduct.
- C. We accept responsibility for establishing and maintaining internal controls for financial reporting and have evaluated the effectiveness of the internal control systems of the Company pertaining to financial reporting. We have disclosed to the auditors and the Audit Committee that there are no deficiencies in the design or operation of such internal controls.
- D. We have also indicated the following to the Auditors and the Audit Committee:
1. No Significant changes in internal control over financial reporting during the above-mentioned period.
 2. No Significant changes in accounting policies during the above-mentioned period.
 3. No instances of significant fraud involving the management or any employee having a significant role in the Company's internal control system over financial reporting were observed during the above-mentioned period.

Jaijash
Tatia

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by Jaijash Tatia
Date: 2026.10.23
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(JAIJASH TATIA)

Chairman & Managing Director

DIN: 08085029

Date: 23.10.2026

Shoba
Nahar

Digitally signed
by Shoba Nahar
Date: 2026.10.23
16:26:53 +05'30'

(SHOBA NAHAR)

Chief Financial Officer

Date: 23.10.2026

StuCred A Division Of
KREON FINANCIAL SERVICES LIMITED
#26, 22nd Street, Rathinam Nagar,
Thiruvanniyur, Chennai - 600041

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✉ info@stucred.com, info@kreon.in
🌐 www.stucred.com, www.kreon.in



DARPAN & ASSOCIATES

CHARTERED ACCOUNTANT

#11/2, Shyam Avenue, College Road, Nungambakkam, Chennai - 600006

darpannassociates@gmail.com

Limited Review Report

The Board of Directors of **Kreon Finnancial Services Limited**

We have reviewed the accompanying statement of unaudited standalone financial results of **Kreon Finnancial Services Limited** ("the Company") for the quarter ended 30th September 2026 and the year-to-date results for the period from 1st April 2026 to 30th September 2026 ("the Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

This Statement, which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

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 Statement is 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 the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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 the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder, and other accounting principles generally accepted in India, 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.

for **Darpan & Associates**
Chartered Accountants
ICAI Firm Reg.n No. 016156S



(CA. Darpan Kumar)
Partner

M. No. 235817
UDIN: 26235817ZTXZML9854

Place: Chennai
Date: October 26, 2026

STATEMENT OF ASSETS AND LIABILITIES

		(Rs.in lakhs)	
S.No	Particulars	As at Sep 30, 2026 Unaudited	As at March 31, 2026 Audited
	Notes		
ASSETS			
(1) Financial assets			
(a)	Cash and cash equivalents	256.57	226.70
(b)	Bank Balance other than (a) above	735.22	698.30
(c)	Loans	5,102.92	4,917.10
(d)	Investments	1,538.08	1,124.89
(e)	Other Financial assets	103.59	92.09
	Total financial assets	7,736.38	7,059.08
(2) Non-financial assets			
(a)	Current tax assets (net)	-	14.55
(b)	Deferred tax assets (net)	65.07	68.84
(c)	Property, plant and equipment	195.29	222.29
(d)	Other Intangible assets	78.93	87.73
(e)	Intangible assets under development	28.56	24.33
(f)	ROU Assets	70.11	77.62
(g)	Other non-financial assets	58.52	99.63
(h)	Non-current assets held for sale	4.60	4.60
	Total non-financial assets	501.09	599.61
	TOTAL ASSETS	8,237.47	7,658.69
LIABILITIES AND EQUITY			
Liabilities			
(1) Financial Liabilities			
(a)	Payables		
(b)	(I) Other payables		
(c)	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	49.33	22.46
(d)	Borrowings (other than debt securities)	3,055.62	3,614.06
(e)	Other financial liabilities	309.68	207.89
	Total financial liabilities	3,414.63	3,844.41
(2) Non-Financial Liabilities			
(a)	Current tax liabilities (net)	97.26	-
(b)	Provisions	35.99	35.99
(c)	Other non-financial liabilities	155.42	169.79
	Total non-financial liabilities	288.67	205.78
(3) Equity			
(a)	Equity Share capital	2,022.20	2,022.20
(b)	Other Equity	2,511.21	1,586.26
	Total equity	4,533.41	3,608.46
	TOTAL LIABILITIES AND EQUITY	8,237.47	7,658.69

Place: Chennai
Date: 26.10.2026

For Kreon FInnnancial Services Limited
Jaijash Tatia
Digitally signed by Jaijash Tatia
Date: 2026.10.26 17:41:55 +05'30'
Jaijash Tatia
Managing Director
DIN 08085029

M/s. KREON FINANCIAL SERVICES LTD							
Reg. off, No.26, 22nd Street, Rathinam Nagar, Thiruvanniyur, Chennai - 600041							
CIN: L65921TN1994PLC029317							
Email Id: info@kreon.in, Website: www.kreon.in							
Unaudited Financial Results for the Quarter Ended 30th September 2026							
S.No	Particulars	Quarter ended 30.09.2026	Quarter Ended 30.06.2026	Quarter Ended 30.09.2025	Half Year ended 30.09.2026	Half Year ended 30.09.2025	Year Ended 31.03.2026
		Unaudited	Audited	Audited	Unaudited	Audited	Audited
(I)	Revenue from operations						
(i)	Interest Income	33.79	40.71	28.93	74.50	42.63	106.24
(ii)	Fees & Commission Income	1,203.06	1,097.50	880.52	2,300.57	1,694.23	3,493.79
(iii)	Other Operating Income	109.51	86.10	69.03	195.60	123.57	267.56
(iv)	Net gain on fair Value changes	111.02	255.04	-	366.06	138.78	-
(II)	Total Revenue from operations	1,457.38	1,479.35	978.47	2,936.73	1,999.20	3,867.59
(v)	Other Income	231.23	101.31	70.37	332.54	236.97	467.68
(III)	Total Income (II+III)	1,688.61	1,580.66	1,048.84	3,269.27	2,236.17	4,335.27
(IV)	Expenses						
(i)	Finance Costs	67.79	68.69	73.01	136.48	152.23	261.98
(ii)	Fees and commission expense	62.32	56.11	51.49	118.43	103.61	215.32
(iii)	Impairment of financial Instruments	98.52	89.51	10.99	188.03	25.80	91.51
(iv)	Employee Benefits Expenses	234.20	212.17	171.21	446.37	307.47	700.15
(v)	Depreciation, amortization and impairment	27.61	26.45	18.05	54.06	36.36	73.72
(vi)	Bad debts	276.87	309.50	207.01	586.36	386.56	1,090.52
(vii)	Net gain on fair Value changes	-	-	33.06	-	33.06	52.69
(ix)	Others expenses	294.34	278.23	198.90	572.58	420.86	858.18
	Total Expenses (IV)	1,061.65	1,040.65	763.72	2,102.30	1,465.93	3,344.07
(V)	Profit / (loss) before exceptional items and tax (III-IV)	626.96	540.01	285.13	1,166.97	770.23	991.20
(VI)	Exceptional items		-	-	-	-	-
(VII)	Profit / (loss) before tax (V-VI)	626.96	540.01	285.13	1,166.97	770.23	991.20
(VIII)	Tax Expense:						
	(1) Current Tax	191.41	91.27	86.69	282.68	130.48	221.98
	(2) Prior Period Tax	-	-	-	-	-	(2.04)
	(3) Deferred Tax	(10.14)	7.53	(6.50)	(2.61)	57.50	45.40
(IX)	Profit / (loss) for the period from continuing operations(VII-VIII)	445.68	441.21	204.94	886.90	582.25	725.85
(X)	Profit/(loss) from discontinued operations		-	-	-	-	-
(XI)	Tax Expense of discontinued operations		-	-	-	-	-
(XII)	Profit/(loss) from discontinued operations(After tax)(X-XI)	-	-	-	-	-	-
(XIII)	Profit/(loss) for the period (IX+XII)	445.68	441.21	204.94	886.90	582.25	725.85
(XIV)	Other Comprehensive Income						-
	(A) (i) Items that will not be reclassified to profit or loss (specify items and amounts)		-	-	-	-	-
	*Investment in Equity Instruments	(49.67)	94.10	(71.81)	44.43	(31.62)	(248.59)
	*Defined Benefit Obligation	-	-	-	-	-	1.39
	(ii) Income tax relating to items that will not be reclassified to profit or loss	7.21	(13.59)	10.63	(6.39)	4.91	35.36
	Subtotal (A)	(42.46)	80.50	(61.18)	38.05	(26.71)	(211.84)
	(B) (i) Items that will be reclassified to profit or loss: Gain / (Loss) on valuation of shares	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A + B)	(42.46)	80.50	(61.18)	38.05	(26.71)	(211.84)
(XV)	Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit (Loss) and other Comprehensive Income for the period)	403.22	521.72	143.75	924.94	555.54	514.02
(XVI)	Paid up Equity Share Capital	2,022.20	2,022.20	2,022.20	2,022.20	2,022.20	2,022.20
(XVII)	Reserves excluding Revaluation Reserves	2,511.21	2,107.98	1,628.41	2,511.21	1,628.41	1,586.26
(XVIII)	Earnings per equity share (for continuing operations)						
	Basic (Rs.)	2.20	2.18	1.01	4.39	2.88	3.59
	Diluted (Rs.)	2.20	2.18	1.01	4.39	2.88	3.59
Notes to Un-audited Results:							
1.The Un-audited results were reviewed by the Audit Committee and were approved by the board of Directors of the company at its meeting held on 26.10.2026							
2. Investments in equity instruments are initially measured at fair value. The company may, on initial recognition, irrevocably elect to measure the same either at FVOCI or FVTPL. The company makes such election on an instrument-by-instrument basis.							
3. Other Income includes Recovery of Bad Debts of Rs, 186.58 Lakhs							
4. Other Expenses(Q2 FY26-27) includes Marketing expenses of Rs,68,22 Lakhs, Tech Expenses of Rs, 29,13 Lakhs, Customer Verification & communication cost of Rs,44,35 Lakhs etc,							
5. The company has not declared any interim Dividend.							
6. The company is primarily engaged in the business of financing and there are no separate reportable segments identified as per the Ind As 108 - Operating Segments.							
7. The figures have been re-grouped / re-classified / re-arranged where ever necessary to present better comparison.							
Place: Chennai				For Kreon Financial Services Limited			
Date: 26.10.2026				Jaijash Tatia			
				Digitally signed by Jaijash Tatia Date: 2026.10.26 17:44:15 +05'30'			
				Jaijash Tatia			
				Managing Director			
				DIN 08085029			

	Half Year Ended September 30, 2026	(Rs in lakhs) Year Ended March 31, 2026
A. Cash flow from operating activities		
Net profit / (loss) before taxation	1,166.97	991.20
<i>Adjustments for:</i>		
Depreciation, amortisation and impairment	54.06	73.72
Interest on income tax refund	-	-
Dividend income	(6.63)	(6.18)
Interest received on bank deposits	(18.67)	-72.21
Gratuity provision	-	1.39
Impairment on financial instruments	188.03	143.76
Net Fair value changes	(366.06)	-
Bad debts	586.36	1,090.52
Interest Paid on borrowings	4.26	249.22
Operating profit before working capital changes	1,608.31	2,471.43
Change in Operating Assets and Liabilities		
(Increase) / Decrease in loan Assets	(1,201.23)	(3,035.79)
(Increase) / Decrease in deferred Tax	3.77	(10.04)
(Increase) / Decrease in non-Financial Assets	41.11	(63.73)
(Increase) / Decrease in other Financial Assets	(11.50)	(72.52)
Increase / (Decrease) in trade payables and other payables	26.88	(12.49)
Increase / (Decrease) in other non-Financial liabilities	(14.37)	86.84
Increase / (Decrease) in other Financial liabilities	101.79	(8.38)
Increase / (Decrease) in other Provisions	-	8.24
Cash generated from operations	554.76	(636.46)
Direct taxes paid (Net of refunds)	97.26	(14.55)
Net cash flow from / (used) in operating activities (A)	457.50	(621.91)
B. Cash flow from investing activities		
Purchase of property plant and equipment	(10.75)	(154.31)
Sale of property plant and equipment	-	-
Payment towards intangible assets under development	-	(0.07)
Net Investments in bank deposits (having original maturity of more than three months)	(36.92)	795.03
Purchase of Investment - Equity Instruments	(260.00)	(489.90)
Sale of Investment - Equity Instruments	390.51	484.10
Interest received on bank deposits	18.67	72.21
Net cash flow from / (used) in investing activities (B)	101.51	707.06
C. Cash flow from financing activities		
Proceeds/(Repayment) from borrowings (Net)	(520.13)	289.60
Payment of Lease liabilities	(11.39)	(22.52)
Interest paid	(4.26)	(249.22)
Dividend income	6.63	6.18
Net cash flow from / (used) in financing activities (C)	(529.14)	24.03
D. Net increase / (decrease) in cash and cash equivalents (A + B + C)	29.87	109.17
E. Cash and cash equivalents as at beginning of the year	226.70	117.53
F. Cash and cash equivalents as at the end of the year (D + E)	256.57	226.70
Components of cash and cash equivalents as at the period ended September 30, 2026		
Balances with scheduled banks		
- in current accounts	194.95	211.06
Wallets	58.40	12.66
Cash in hand	3.22	2.98
Total cash and cash equivalents	256.57	226.70

Significant accounting policies

The accompanying notes are an integral part of the financial statements

As per our report of even date

For Kreon Financial Services Limited

Jalijash
Tatia
Managing Director
DIN 08085029

Place: Chennai
Date: 26.10.2026