CORAL INDIA FINANCE AND HOUSING LIMITED
Regd. Office : Dalamal House, 4th Floor, Nariman Point, Mumbai - 400 021
Tel. : 2282 0375, 2282 2955, 2283 4389, 2285 3910, 2285 3910 • Fax : 2282 5753
E-mail : cs@coralhousing.in • Web : www.coralhousing.in • CIN : L67190MH1995PLC084306

CIFHL/SE/23/2026-27 **November 04, 2026**

To,
The Manager
Corporate Relations Department,
BSE Limited
Corporate Relations Department,
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai- 400 001
Scrip Code No.: 531556

To,
The Manager
Corporate Relationship Department
National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai – 400 051
Symbol: CORALFINAC

Dear Sir/Madam,

Sub: Outcome of Board Meeting
Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Schedule III (PART A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are pleased to inform you that the Board of Directors of the Company at their meeting held today have *inter alia* approved the following items of business:

Financial Results:

1. Unaudited Standalone Financial Statements of the Company as per IND AS for the quarter and half year ended September 30, 2026.

The Board Meeting commenced at 12:40 p.m. and concluded at 03:00 p.m. of the same day.

We are enclosing herewith the financial results for your information and record. The same will be made available on the Company's website www.coralhousing.in.

Kindly take the same on record.

Yours faithfully,
For **Coral India Finance and Housing Limited**

Riya Ritin Shah
Digitally signed by Riya Ritin Shah
Date: 2026.11.04 15:10:07 +05'30'

Riya Shah
Company Secretary
& Compliance Officer

Encl: A/a

HASMUKH SHAH & CO. LLP
CHARTERED ACCOUNTANTS

409-410, Dalamal Chambers,
New Marine Lines, Mumbai - 400 020.
t: 91-22-4343 6565 | f: 91-22-4343 6566
e: hs@hscollp.in | www.hscollp.in

Independent Auditor's Review Report on Unaudited Quarterly and Year to date Unaudited Standalone Financial Results of the Company, pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors
Coral India Finance and Housing Limited

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of **CORAL INDIA FINANCE AND HOUSING LIMITED** ("the Company"), for the quarter and half year ended September 30, 2026, ("the statement") being submitted by the company pursuant to the requirement of Regulation 33 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 Company's Board of Directors, has been prepared in accordance with the Indian Accounting Standard 34 "Interim Financial reporting" ("Ind AS 34") as prescribed under section 133 of the Companies Act, 2013 read with 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.

3. We conducted our review of the Statement 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 (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel 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 specified under section 143(10) of the Companies Act, 2013 and consequently does not able us to obtain assurance that we would become aware of all significant matters that be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 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 the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For HASMUKH SHAH & CO. LLP
Chartered Accountants
FRN: 103592W / W-100028

Hasmukh N Shah
Partner
M. No 038407
Place: Mumbai
Date: 4th November, 2026.
UDIN: 26038407AQTVEW5884

HASMUKH SHAH & CO. LLP ★ FRN W-100028 ★ CHARTERED ACCOUNTANTS

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Statement of Unaudited Standalone Financial Results for the Quarter ended September 30, 2026

(Amount in Lakhs except figures of EPS)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	(Refer Notes Below)	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	**Income**						
	(a) Revenue from operations	393.35	372.11	384.14	765.46	842.23	1,539.64
	(b) Other Income	128.53	228.57	98.56	357.10	300.93	508.78
	Total income	**521.88**	**600.68**	**482.70**	**1,122.56**	**1,143.16**	**2,048.42**
2	**Expenses**						
	(a) Cost of materials consumed	-	-	-	-	-	-
	(b) Purchases of stock-in-trade	-	-	-	-	-	-
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	-	-	-	-	-	-
	(d) Employee benefits expense	23.58	22.61	24.45	46.19	46.49	93.80
	(e) Finance costs	0.00	0.00	0.03	0.00	0.03	1.17
	(f) Depreciation expense	1.57	1.57	1.85	3.14	3.70	6.28
	(g) Other expenses	81.74	65.19	53.47	146.93	108.94	223.82
	Total expenses	**106.89**	**89.37**	**79.80**	**196.26**	**159.16**	**325.07**
3	**Total Profit/(Loss) before Exceptional Items & Tax**	**414.99**	**511.31**	**402.90**	**926.30**	**984.00**	**1723.35**
4	**Exceptional items**	-	-	-	-	-	-
5	**Total Profit/(Loss) before tax**	**414.99**	**511.31**	**402.90**	**926.30**	**984.00**	**1723.35**
6	**Tax Expense**						
	(a) Current Tax	70.00	70.00	50.00	140.00	150.00	245.00
	(b) Deferred Tax	(0.10)	(0.10)	(0.10)	(0.19)	(0.20)	(0.27)
	(c) Earlier years Tax	-	-	-			
7	**Total Tax Expenses**	**69.90**	**69.90**	**49.90**	**139.81**	**149.80**	**244.73**
8	**Total Profit/(Loss) for the period**	**345.09**	**441.41**	**353.00**	**786.49**	**834.20**	**1,478.62**
9	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss						
	- Equity instruments through other comprehensive income, net	(522.64)	2,247.87	(927.65)	1,725.23	(1,475.15)	(2,682.70)
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
10	Total Other Comprehensive Income, net of taxes	**(522.64)**	**2247.87**	**(927.65)**	**1725.23**	**(1475.15)**	**(2,682.70)**
11	**Total Comprehensive Income for the period (8+10) (Comprising Profit (Loss) and Other Comprehensive come for the period)**	**(177.55)**	**2689.28**	**(574.65)**	**2511.72**	**(640.95)**	**(1,204.08)**
12	**Paid-up equity share capital (Face Value : ₹ 2 per share)**	806.04	806.04	806.04	806.04	806.04	806.04
13	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-	19,910.63
14	**Earning per Equity Share (EPS)***						
	(a) Basic (₹)	0.86	1.10	0.88	1.95	2.07	3.67
	(b) Diluted (₹)	0.86	1.10	0.88	1.95	2.07	3.67

• *EPS for the Quarter and half year ended not Annualised.*



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Statement of Unaudited Assets and Liabilities as at September 30, 2026

(₹ in Lakhs)

	Particulars	As at 30.09.2026 (Unaudited)	As at 31.03.2026 (Audited)
A	**Assets**		
I	**Non-current assets**		
	(a) Property, Plant and Equipment	118.65	121.79
	(b) Capital Work in Progress	623.93	568.56
	(c) Investment property	1,648.78	1,648.78
	(d)Other Intangible Assets	0.15	0.15
	(e) Financial Assets		
	(i)Investments	4,052.22	2,818.35
	(ii) Trade Receivables	41.77	41.74
	(iii) Unbilled Receivables	-	-
	(iv)Loans	628.34	610.74
	(v) Other non current financial assets	80.00	330.67
	(f) Deferred tax assets (net)	-	-
	(g) Other Non-current Assets	1,690.54	1,444.67
	Total non-current assets	**8,884.38**	**7,585.45**
II	**Current Assets**		
	(a) Inventories	610.10	610.10
	(b) Financial Assets		
	(i)Investments	13,451.81	11,664.90
	(ii)Trade Receivables	17.96	8.96
	(iii) Unbilled Receivables		-
	(iv)Cash and Cash Equivalents	35.56	372.78
	(v)Bank Balance other than (iv) above	1,650.15	1,600.65
	(vi) Loans	133.32	211.82
	(vii) Others to be specified		-
	(c) Current Tax Assets(net)	125.70	245.83
	(d) Other Current Assets	8.25	11.98
	Total current assets	**16,032.85**	**14,727.02**
	Total Assets	**24,917.23**	**22,312.47**
B	**EQUITY & LIABILITIES**		
	Equity		
	(a)Equity Share Capital	806.04	806.04
	(b)Other Equity	22,341.74	19,910.63
	Total Equity	**23,147.78**	**20,716.67**
	Liabilities		
I	**Non - Current Liabilities**		
	(a) Financial Liabilities		
	(i) Borrowings	-	-
	(ia) Lease Liabilities	-	-
	(ii) Trade Payables	-	-
	(A) total outstanding dues of micro enterprises and small enterprises; and	-	-
	(B) total outstanding dues of creditors other than micro enterprises and small enterprises.	-	-
	(iii)Other financial liabilities (other than those specified in item (b), to be specified)	329.94	315.80
	(b) Provisions	1,184.00	939.00
	(c) Deferred Tax Liabilities(Net)	17.08	17.27
	(d) Other non-current liabilities	-	-
	Total non-current liabilities	**1,531.02**	**1,272.07**
II	**Current Liabilities**		
	(a) Financial Liabilities		
	(i) Borrowings	-	-
	(ia) Lease Liabilities	-	-
	(ii) Trade Payables		
	(A) total outstanding dues of micro enterprises and small enterprises; and	0.16	1.02
	(B) total outstanding dues of creditors other than micro enterprises and small enterprises.	7.57	20.44
	(iii) Other Financial Liabilities (other than those specified in item (c)	31.04	36.43
	(b) Other Current Liabilities	52.19	15.69
	(c) Provisions	7.47	5.15
	(d) Current Tax Liability (net)	140.00	245.00
	Total current liabilities	**238.43**	**323.73**
	Total Liabilities	**1,769.45**	**1,595.80**
	Total Equity and Liabilities	**24,917.23**	**22,312.47**

CORAL INDIA FINANCE AND HOUSING LTD. MUMBAI

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CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in Lakhs)

	Particulars	Half Year Ended	
		30 September,2026 (Unaudited)	30 September,2025 (Unaudited)
A	**Net cash generated/(used) in Operating Activities**		
	Net Profit before taxation (as per Statement of Profit and Loss)	926.30	984.00
	Adjustments for:		
	Depreciation and amortization expense	3.14	3.70
	Interest income	(96.74)	(136.48)
	Finance costs	-	0.03
	Unrealised gain/(loss) arising on financial assets measured at FVTPL	(357.10)	(98.56)
	Profit on Sale of shares & mutual funds / Derivative Income	(139.93)	(37.16)
	Dividend Received	(31.00)	(38.47)
	Operating Profit before working capital changes	**304.67**	**677.06**
	Adjustments for:		
	(Increase)/decrease in Trade receivables	(9.03)	1.38
	(Increase)/decrease in Other receivables and advances	3.73	(15.30)
	(Increase)/decrease in Current Loans	78.50	-
	(Increase)/decrease in Inventories	-	-
	Increase/(decrease) in Other Non Current Financial Liabilities	14.14	-
	Increase/(decrease) in Trade Payables	(13.73)	9.78
	Increase/(decrease) in Current financial Liabilities	(5.40)	-
	Increase/(decrease) in Other Liabilities and provisions	283.82	390.52
	Cash generated from Operating Activities	**352.03**	**386.37**
	Taxes paid (Net of refunds)	(124.87)	(175.78)
	Net cash flow from operating activities	**531.83**	**887.66**
B	**Net cash generated/(used) from Investing Activities**		
	Interest received	96.74	136.48
	Dividend received	31.00	38.47
	Net (Purchase)/Sale of investments	(938.45)	(525.99)
	Loans	(17.60)	28.43
	Profit on sale of Investments	139.93	37.16
	Other Non current asset	(245.87)	(138.71)
	Increase/decrease of Capital Work-In-Progress	(55.37)	(73.06)
	Investment in Fixed Deposit (Maturity more than 12 months)	250.67	-
	Net Cash generated/ (used) in Investing Activities	**(738.95)**	**(497.22)**
C	**Net cash generated/(used) from Financing Activities**		
	Payment of Dividend	(80.60)	-
	Finance costs	(0.00)	(0.03)
	Net cash flow from / (used in) financing activities	**(80.60)**	**(0.03)**
D	**Net Increase in Cash and Cash Equivalents (A+B+C)**	**(287.72)**	**390.41**
	Cash & Cash Equivalents including Bank Balance as at beginning of the year	1,973.43	1,587.93
	Effect of exchange differences on restatement of foreign currency Cash and cash equivalents		
	Cash & Cash equivalents including Bank Balance as at end of the period	**1,685.71**	**1,978.34**

Note: The above Statement of Cash Flows has been prepared under the 'Indirect Method' as set out in the IND AS 7 on Statement of Cash Flows as notified under Companies (Accounts) Rules, 2015.



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Segment wise Revenue, Results, Assets and Liabilities for the Quarter ended September 30, 2026

(Amount in Lakhs)

Particulars	Quarter Ended			Half year 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
Segment Revenue						
Investment	521.88	600.68	482.70	1,122.56	1,143.16	2048.42
Constructions	-	-	-	-	-	-
Total	**521.88**	**600.68**	**482.70**	**1,122.56**	**1,143.16**	**2048.42**
Segment Results						
Investment	463.75	533.45	412.56	997.20	1,010.16	1817.92
Constructions	(6.72)	(5.27)	(5.24)	(11.99)	(10.49)	(30.40)
Total	**457.03**	**528.18**	**407.32**	**985.21**	**999.67**	**1787.52**
Less : - Finance costs	-	0.00	0.03	-	0.03	1.17
Unallocated Expenses net of Income	42.04	16.87	4.39	58.91	15.64	63.00
Profit Before Tax	**414.99**	**511.31**	**402.90**	**926.30**	**984.00**	**1723.34**
Segment Assets						
Investment	21,815.80	22,053.14	20,158.64	21,815.80	20,158.64	19,391.52
Constructions	1,566.44	1,546.40	1,451.40	1,566.44	1,451.40	1,511.69
Total	**23,382.24**	**23,599.54**	**21,610.04**	**23,382.24**	**21,610.04**	**20,903.21**
Unallocated Corporate Assets	1,534.99	1,458.58	1,334.94	1,534.99	1,334.94	1,409.26
Total Assets	**24,917.23**	**25,058.12**	**22,944.98**	**24,917.23**	**22,944.98**	**22,312.47**
Segment Liabilities						
Investment	420.63	376.81	383.80	420.63	383.80	375.31
Constructions	7.73	4.20	13.83	7.73	13.83	19.21
Total	**428.36**	**381.01**	**397.63**	**428.36**	**397.63**	**394.52**
Unallocated Corporate Liabilities	1,341.09	1271.17	1,106.36	1,341.09	1,106.36	1,201.28
Total Liabilities	**1,769.45**	**1652.18**	**1,503.99**	**1,769.45**	**1,503.99**	**1,595.80**

Note: Segment Revenue -Investment includes Rent Income, Interest on Fixed Deposits and Other Financial Income

Notes:

1 The Unaudited Financial Results for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and were approved by the Board of Directors of the Company at their respective meetings held on November 04, 2026.

2 This statement is as per Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These unaudited financial results of the Company were prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder ('IND AS') and other accounting principles generally accepted in India and guidelines issued by the Securities Exchange Board of India ("SEBI").

3 The Statutory Auditors have carried out the limited review of the financial results of the Company.

4 The main activities of the Company includes Investment & Constructions. In Segment Revenue, Investment includes Rent Income, Interest on Fixed Deposits and Other Financial Income.

5 Corresponding quarter/year ended figures have been regrouped/reclassified wherever necessary to confirm to the classification of the current period.

For Coral India Finance and Housing Limited

Navin Doshi
Chairman & Managing Director
DIN: 00232287

Mumbai, November 04, 2026

CORAL INDIA FINANCE AND HOUSING LTD. MUMBAI