



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/30/2025-26

November 14, 2025

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, 2025.

The Board Meeting commenced at 12:35 p.m. and concluded at 02:25 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 Shah
Company Secretary
& Compliance Officer

Encl: A/a

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, 2025, ("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 enable 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: 14th November, 2025.

UDIN: 250384078MILEG1748





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Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2025

(Amount in Lakhs except figures of EPS)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
(Refer Notes Below)	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Income						
(a) Revenue from operations	384.14	458.09	651.96	842.23	1442.68	2,115.92
(b) Other Income	98.56	202.37	154.82	300.93	353.76	481.14
Total income	482.70	660.46	806.78	1143.16	1796.44	2,597.06
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	-	-	24.61	-	73.84	73.84
(d) Employee benefits expense	24.45	22.04	23.52	46.49	50.28	94.12
(e) Finance costs	0.03	-	-	0.03	0.00	0.02
(f) Depreciation expense	1.85	1.85	2.10	3.70	4.20	7.38
(g) Other expenses	53.47	55.47	60.50	108.94	117.29	303.07
Total expenses	79.80	79.36	110.73	159.16	245.61	478.43
3 Total Profit/(Loss) before Exceptional Items	402.90	581.10	696.05	984.00	1550.83	2118.63
4 Exceptional items	-	-	-	-	-	-
5 Total Profit/(Loss) before tax	402.90	581.10	696.05	984.00	1550.83	2118.63
6 Tax Expense						
(a) Current Tax	50.00	100.00	130.00	150.00	270.00	370.00
(b) Deferred Tax	(0.10)	(0.10)	(0.05)	(0.20)	(0.10)	(0.38)
(c) Earlier years Tax	-	-	-	-	-	-
7 Total Tax Expenses	49.90	99.90	129.95	149.80	269.90	369.62
8 Total Profit/(Loss) for the period	353.00	481.20	566.10	834.20	1,280.93	1,749.01
9 Other Comprehensive Income						
(i) Items that will not be reclassified to profit or loss						
- Equity instruments through other comprehensive income, net	(927.65)	(547.50)	1,247.49	(1,475.15)	3,882.25	2,141.71
(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
10 Total Other Comprehensive Income, net of taxes	(927.65)	(547.50)	1,247.49	(1475.15)	3882.25	2141.71
11 Total Comprehensive Income for the period (8+10) (Comprising Profit (Loss) and Other Comprehensive come for the period)	(574.65)	(66.30)	1,813.59	(640.95)	5163.18	3890.72
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	-	-	-	-	-	21,275.92
14 Earning per Equity Share (EPS)*						
(a) Basic (₹)	0.88	1.19	1.40	2.07	3.18	4.34
(b) Diluted (₹)	0.88	1.19	1.40	2.07	3.18	4.34
(EPS for the quarter and half year ended not Annualised)						





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Statement of Assets and Liabilities as at half year ended September 30, 2025

		(₹ in Lakhs)	
Particulars		As at 30.09.2025 (Unaudited)	As at 31.03.2025 (Audited)
A	Assets		
I	Non-current assets		
	(a) Property, Plant and Equipment	124.22	127.92
	(b) Capital Work in Progress	511.86	438.80
	(c) Investment property	1,648.78	1,648.78
	(d) Other Intangible Assets	0.30	0.30
	(e) Financial Assets		
	(i) Investments	3,664.39	5,178.47
	(ii) Trade Receivables	-	-
	(iii) Unbilled Receivables	-	-
	(iv) Loans	1,024.91	1,053.34
	(v) Other non current financial assets	121.45	314.96
	(f) Deferred tax assets (net)	-	-
	(g) Other Non-current Assets	1,398.75	1,066.52
	Total non-current assets	8,494.66	9,829.09
II	Current Assets		
	(a) Inventories	610.10	610.10
	(b) Financial Assets		
	(i) Investments	11,551.57	10,888.08
	(ii) Trade Receivables	63.58	64.96
	(iii) Unbilled Receivables	-	-
	(iv) Cash and Cash Equivalents	1.26	79.48
	(v) Bank Balance other than (iv) above	1,977.08	1,508.45
	(vi) Loans	32.40	32.40
	(vi) Others to be specified	-	-
	(c) Current Tax Assets (net)	175.78	370.02
	(d) Other Current Assets	38.55	23.25
	Total current assets	14,450.32	13,576.74
	Total Assets	22,944.98	23,405.83
B	EQUITY & LIABILITIES		
	Equity		
	(a) Equity Share Capital	806.04	806.04
	(b) Other Equity	20,634.95	21,275.92
	Total Equity	21,440.99	22,081.96
	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)	365.18	341.00
	(b) Provisions	939.00	569.00
	(c) Deferred Tax Liabilities (Net)	17.35	17.54
	(d) Other non-current liabilities	-	-
	Total non-current liabilities	1,321.53	927.54
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	-	-
	(B) total outstanding dues of creditors other than micro enterprises and small enterprises.	15.72	5.94
	(iii) Other Financial Liabilities (other than those specified in item (c))	-	-
	(b) Other Current Liabilities	12.68	15.11
	(c) Provisions	4.06	5.28
	(d) Current Tax Liability (net)	150.00	370.00
	Total current liabilities	182.46	396.33
	Total Liabilities	1,503.99	1,323.87
	Total Equity and Liabilities	22,944.98	23,405.83





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CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2025

(₹ in Lakhs)

	Particulars	Half Year Ended	
		30 Sep, 2025 (Unaudited)	30 Sep, 2024 (Unaudited)
A	Net cash generated/(used) in Operating Activities		
	Net Profit before taxation (as per Statement of Profit and Loss)	984.00	1,550.83
	Adjustments for:		
	Depreciation and amortization expense	3.70	4.20
	Interest income	(136.48)	(124.67)
	Finance costs	0.03	0.00
	Unrealised gain on sale of mutual funds	-	(353.77)
	Profit on Sale of shares & mutual funds	(37.16)	(484.53)
	Dividend Received	(38.47)	(53.42)
	Operating Profit before working capital changes	775.62	538.64
	Adjustments for:		
	(Increase)/decrease in Trade receivables	1.38	(6.78)
	(Increase)/decrease in Other receivables and advances	-15.30	460.88
	(Increase)/decrease in Inventories	0.00	73.84
	Increase/(decrease) in Trade Payables	9.78	4.32
	Increase/(decrease) in Other Liabilities and provisions	390.52	288.67
	Cash generated from Operating Activities	386.38	820.93
	Taxes paid (Net of refunds)	(175.78)	(54.73)
	Net cash flow from operating activities	986.22	1,304.84
B	Net cash generated/(used) from Investing Activities		
	(Increase)/Decrease in Capital Work in process	(73.06)	(15.15)
	Interest received	136.48	124.67
	Dividend received	38.47	53.42
	Net (Purchase)/Sale of investments	(624.55)	(1,402.40)
	Profit on Sale of Investments	37.16	838.30
	Loans	28.43	(51.37)
	Other Non current asset	(138.71)	(431.11)
	Net Cash generated/ (used) in Investing Activities	(595.78)	(883.64)
C	Net cash generated/(used) from Financing Activities		
	Payment of Dividend	-	(161.21)
	Finance costs	(0.03)	(0.00)
	Net cash flow from / (used in) financing activities	(0.03)	(161.21)
D	Net Increase in Cash and Cash Equivalents (A+B+C)	390.41	259.99
	Cash & Cash Equivalents as at beginning of the year	1,587.93	1,642.75
	Effect of exchange differences on restatement of foreign currency Cash and cash equivalents	-	-
	Cash & Cash equivalents as at 30th September	1,978.34	1,902.74

Note: Note: The above Cash Flow Statement has been prepared under the "Indirect Method" as set out in the Indian Accounting Standard (Ind AS-7) - Statement of Cash Flow.





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Segment wise Revenue, Results, Assets and Liabilities for the quarter and half year ended September 30, 2025

(₹ in Lakhs)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment Revenue						
Investment	482.70	660.46	722.40	1,143.16	1,538.68	2,341.02
Constructions	-	-	84.38	-	257.76	256.04
Total	482.70	660.46	806.78	1,143.16	1,796.44	2,597.06
Segment Results						
Investment	412.56	597.60	663.31	1,010.16	1,411.24	2,116.35
Constructions	(5.24)	(5.25)	54.19	(10.49)	172.39	157.38
Total	407.32	592.35	717.50	999.67	1,583.63	2,273.73
Less : - Finance costs	0.03	-	-	0.03	0.00	0.02
Unallocated Expenses net of Income	4.39	11.25	21.45	15.64	32.80	155.08
Profit Before Tax	402.90	581.10	696.05	984.00	1,550.83	2,118.63
Segment Assets						
Investment	20,158.64	20,812.75	22,376.65	20,158.64	22,376.65	20,859.44
Constructions	1,451.40	1,404.20	1,232.43	1,451.40	1,232.43	1,392.62
Total	21,610.04	22,216.95	23,609.08	21,610.04	23,609.08	22,252.06
Unallocated Corporate Assets	1,334.94	1,221.06	971.48	1,334.94	971.48	1,153.77
Total Assets	22,944.98	23,438.01	24,580.56	22,944.98	24,580.56	23,405.83
Segment Liabilities						
Investment	383.80	362.31	363.80	383.80	363.80	328.92
Constructions	13.83	3.59	0.12	13.83	0.12	17.59
Total	397.63	365.90	363.92	397.63	363.92	346.51
Unallocated Corporate Liabilities	1,106.36	1,056.44	862.20	1,106.36	862.20	977.36
Total Liabilities	1,503.99	1,422.34	1,226.12	1,503.99	1,226.12	1,323.87

Notes:

- 1 The Unaudited Standalone Financial Results for the quarter and half year ended September 30, 2025 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 14, 2025.
- 2 This statement is as per Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These audited 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.
- 5 During the quarter and half year ended September 30, 2025, the Company do not have any subsidiary/associate/joint venture company(ies).
- 6 Corresponding quarter/year 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 14, 2025

