

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex Bandra East,
Mumbai - 400051.

Dear Sir/Madam,

Sub: Clarification regarding the financial results submitted to National Stock Exchange (NSE) vide NEAPS App (Ref. No.: 2026/Apr/345682/17078) dated 30/04/2026

Ref: IBL Finance Limited (Symbol: IBLFL)

With reference to the above-captioned subject, we wish to clarify that due to an inadvertent error in file selection, the document uploaded on NSE was submitted without the Digital Signature Certificate (DSC) on the covering letter.

We further confirm that, in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has duly filed the outcome of the Board Meeting held on April 30, 2026. The submission includes the audited financial results along with the audit report containing unmodified opinion(s), the statement of assets and liabilities, the statement of cash flows, and the declaration as required under Regulation 33(3)(d) of the said Regulations.

We hereby affirm that all the aforementioned documents are accurate and remain unchanged. Kindly take the same on your record and oblige us.

Thanking you

For IBL Finance Limited

Dilipbhai Chauhan
Company Secretary and Compliance Officer
Membership no.: A63390

Place: Surat

Enclosure: 1. Outcome of the Board Meeting
2. Statement of Financial Results for the half year and year ended on March 31, 2026
3. Statement of Assets and Liabilities
4. Cash Flow Statement
5. Independent Auditor's Report pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations').
6. Declaration pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex Bandra East,
Mumbai - 400051.

Dear Sir/Madam,

Sub: Outcome of Board Meeting held on Thursday, April 30, 2026
Ref: IBL Finance Limited (Symbol: IBLFL)

In reference to captioned subject, we hereby inform you that the Board of Directors of the Company, in their Board Meeting held on today, i.e. on April 30, 2026, at the Corporate Office of the Company which was commenced at 03.00 P.M. and concluded at 06:30 P.M., has, inter alia, apart from other business, considered and approved;

1. Considered, approved and taken on record Audited Financial Statements of the company for the financial year ended on March 31, 2026.
2. Considered, approved & taken on record the Audited Standalone Financial Results of the company for the half year and year ended on March 31, 2026 along with Auditor's Report with Unmodified Opinion and Declaration of Auditor's Report with Unmodified Opinion by the Company.

In this regard, we attached herewith the followings.

- a. Audited Standalone Financial Results for the half-year and year ended on March 31, 2026
- b. Audit Reports (unmodified opinion) on the Audited Standalone Financial Results.
- c. Declaration by the Company (for audit reports with unmodified opinion) pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Kindly take the same on your record and oblige us.

Thanking you

For IBL Finance Limited

DILIPBHAI
CHUNILAL
CHAUHAN

Digitally signed by
DILIPBHAI CHUNILAL
CHAUHAN
Date: 2026.04.30
19:16:52 +05'30'

Dilipbhai Chauhan

Company Secretary and Compliance Officer

Membership no.: A63390

Place: Surat

IBL FINANCE LIMITED

CIN: L65999GJ2017PLC098565

Registered Office: Shop-151, Silver Stone Arcade, Near. Kantheriya Hanuman Temple, OP-34/A+B+C+D, FP-50, Singapore, Causeway Road, Katargam, Surat - 395004, Gujarat, India

Statement of Financial Results for the half year and year ended on March 31, 2026

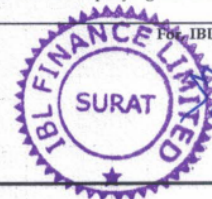
(₹ In Lakh except per share data)

| Particulars | Half Year / Period ended | | | Year Ended | | | | | | |
|-------------|--|---------------|---------------|---------------|----------------|----------------|------------|------------|------------|------------|
| | 31-03-2026 | 30-09-2025 | 31-03-2025 | 31-03-2026 | 31-03-2025 | | | | | |
| A | Date of start of reporting period | | | | | 01-10-2025 | 01-04-2025 | 01-10-2024 | 01-04-2025 | 01-04-2024 |
| B | Date of end of reporting period | | | | | 31-03-2026 | 30-09-2025 | 31-03-2025 | 31-03-2026 | 31-03-2025 |
| C | Whether results are audited or unaudited | | | | | Unaudited | Unaudited | Unaudited | Audited | Audited |
| D | Nature of report standalone or consolidated | | | | | Standalone | Standalone | Standalone | Standalone | Standalone |
| I | Revenue From Operations | | | | | | | | | |
| | Net sales or Revenue from Operations | 898.77 | 815.51 | 707.66 | 1714.28 | 1295.72 | | | | |
| II | Other Income | 9.51 | 8.94 | 8.21 | 18.45 | 10.52 | | | | |
| III | Total Income (I+II) | 908.28 | 824.45 | 715.87 | 1732.73 | 1306.24 | | | | |
| IV | Expenses | | | | | | | | | |
| (a) | Cost of materials consumed | 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 | | | | |
| (c) | Changes in inventories of finished goods, work-in-progress and stock-in-trade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| (d) | Employee benefit expense | 135.38 | 127.08 | 112.46 | 262.46 | 203.42 | | | | |
| (e) | Finance Costs | 342.50 | 275.97 | 247.48 | 618.47 | 319.20 | | | | |
| (f) | Depreciation and amortisation expense | 30.37 | 28.77 | 31.53 | 59.13 | 51.70 | | | | |
| (g) | Provisions and Loan Losses | 99.73 | 98.76 | 94.14 | 198.48 | 132.57 | | | | |
| (h) | Other Expenses | 148.76 | 125.55 | 105.24 | 274.31 | 299.94 | | | | |
| | Total expenses (IV) | 756.73 | 656.12 | 590.85 | 1412.85 | 1006.83 | | | | |
| V | Profit/(loss) before exceptional and extraordinary items and tax (III-IV) | 151.55 | 168.33 | 125.02 | 319.88 | 299.42 | | | | |
| VI | Exceptional items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| VII | Profit before extraordinary items and tax (V - VI) | 151.55 | 168.33 | 125.02 | 319.88 | 299.42 | | | | |
| VIII | Extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| IX | Profit before tax (VII- VIII) | 151.55 | 168.33 | 125.02 | 319.88 | 299.42 | | | | |
| X | Tax Expense | | | | | | | | | |
| (a) | Current Tax | 31.79 | 44.05 | 24.58 | 75.85 | 63.87 | | | | |
| (b) | (Less):- MAT Credit | 46.55 | 33.95 | 43.91 | 80.51 | 75.36 | | | | |
| (c) | Current Tax Expense Relating to Prior years | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| (d) | Deferred Tax (Asset)/ Liabilities | 9.42 | 0.00 | 1.42 | 9.42 | 1.42 | | | | |
| | | -24.18 | 10.10 | -20.76 | -14.08 | -12.91 | | | | |
| XI | Profit (Loss) for the period from continuing operations (IX-X) | 119.75 | 124.28 | 100.44 | 244.03 | 235.54 | | | | |
| XII | Profit/(loss) from discontinued operations before tax | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| XIII | Tax expenses of discontinued operations | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| XIV | Profit/(loss) from Discontinued operations (after tax) (XII-XIII) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| XV | Profit (Loss) for the period before minority interest (XI + XIV) | 119.75 | 124.28 | 100.44 | 244.03 | 235.54 | | | | |
| XVI | Share of Profit (Loss) of Associates | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| XVII | Profit (Loss) of Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| XVIII | Net Profit (Loss) for the period (XV+XVI-XVII) | 119.75 | 124.28 | 100.44 | 244.03 | 235.54 | | | | |
| XIX | Details of equity share capital | | | | | | | | | |
| | Paid-up equity share capital | 2473.07 | 2473.07 | 2473.07 | 2473.07 | 2473.07 | | | | |
| | Face value of equity share capital (Per Share) | Rs. 10/- | Rs. 10/- | Rs. 10/- | Rs. 10/- | Rs. 10/- | | | | |
| XX | Details of Debt Securities | | | | | | | | | |
| | Reserves excluding Revaluation Reserve | | | | 3636.57 | 3392.54 | | | | |
| XIX | Earnings per share | | | | | | | | | |
| | Earnings per share (not annualised for half year / Period ended) | | | | | | | | | |
| | Basic earnings (loss) per share from continuing and discontinued operations | 0.48 | 0.50 | 0.41 | 0.99 | 0.95 | | | | |
| | Diluted earnings (loss) per share continuing and discontinued operations | 0.48 | 0.50 | 0.41 | 0.99 | 0.95 | | | | |

Notes on Financial Results:-

- The above results have been reviewed by the Audit Committee and have been approved by the Board of Directors of the Company at their respective meetings held on April 30, 2026.
- The above Standalone Audited Financial Results of the Company for year ended 31st March, 2026 have been prepared in accordance with the recognition and measurement principles laid down in applicable Accounting Standards ("AS") as prescribed under Companies Act, 2013, as amended, read with relevant rules thereunder and in terms of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.
- As per Accounting Standard 17 on "Segment Reporting" (AS 17), the company has only one reportable segment i.e. Financing Business.
- As per MCA notification dated 16th February 2015 companies whose shares are listed on SME exchange as referred to Chapter IX of SEBI (Issue of Capital and Disclosure Requirements) Regulation, 2018 are exempted from compulsory requirement of adoption of IND-AS.
- Earning per shares are calculated on weighted average of the share capital outstanding during the year. Half year / Period EPS is not annualised.
- There are no Investors Complaints pending as on 31st March, 2026.
- Previous year's / period's figure have been regrouped/rearranged wherever necessary.
- The Statement includes the results for the half year ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year to date figures up to the half year of the current financial year, which were subjected to a limited review.
- The Company does not have any subsidiary, joint venture or associate company as defined under the Companies Act, 2013 and applicable accounting standards. Accordingly, the requirement for preparation and presentation of consolidated financial results under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is not applicable to the Company. The accompanying financial results are therefore presented on a standalone basis.

Date :- 30-04-2026
Place:- Surat


IBL FINANCE LIMITED
SURAT
 Manish Patel
 Managing Director
 DIN 07840184

IBL FINANCE LIMITED

CIN: L65999GJ2017PLC098565

Registered Office: Shop-151, Silver Stone Arcade, Near. Kantheriya Hanuman Temple, OP-34/A+B+C+D, FP-50, Singapore, Causeway Road, Katargam, Surat - 395004, Gujarat, India

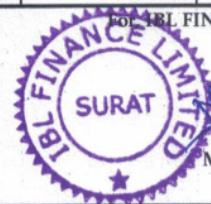
Statement of Assets and Liabilities

(₹ In Lakh)

| Particulars | | As on | |
|-----------------------------------|---|-----------------|-----------------|
| | | 31-03-2026 | 31-03-2025 |
| A | Date of start of reporting period | 01-04-2025 | 01-04-2024 |
| B | Date of end of reporting period | 31-03-2026 | 31-03-2025 |
| C | Whether results are audited or unaudited | Audited | Audited |
| D | Nature of report standalone or consolidated | Standalone | Standalone |
| (A) EQUITY AND LIABILITIES | | | |
| 1 | Shareholders' funds | | |
| a | Share capital | 2473.07 | 2473.07 |
| b | Reserves and surplus | 3636.57 | 3392.54 |
| c | Money received against share warrants | 0.00 | 0.00 |
| 2 | Share application money pending allotment | 0.00 | 0.00 |
| 3 | Deferred Government grants | 0.00 | 0.00 |
| 4 | Non-current liabilities | 0.00 | 0.00 |
| a | Long-term borrowings | 5710.40 | 4390.93 |
| b | Deferred tax liabilities (Net) | 0.00 | 0.00 |
| c | Foreign Currency monetary item translation difference liability account | 0.00 | 0.00 |
| d | Other Long term liabilities | 448.77 | 669.91 |
| e | Long-term provisions | 16.11 | 11.56 |
| 5 | Current liabilities | 0.00 | 0.00 |
| a | Short-term borrowings | 74.45 | 26.27 |
| b | Trade Payables:- | 0.00 | 0.00 |
| i | Total outstanding dues of micro enterprises and small enterprises | 0.30 | 0.00 |
| ii | Total outstanding dues of creditors other than micro enterprises and small enterprises. | 4.83 | 3.89 |
| c | Other current liabilities | 366.77 | 146.19 |
| d | Short-term provisions | 255.21 | 173.09 |
| | Total | 12986.47 | 11287.44 |
| (B) ASSETS | | | |
| Non-current assets | | | |
| 1 a* | Property, Plant and Equipment | | |
| i | Tangible assets | 100.41 | 81.96 |
| ii | Producing Properties | 0.00 | 0.00 |
| iii | Intangible assets | 60.27 | 81.43 |
| iv | Pre-producing Properties | 0.00 | 0.00 |
| v | Tangible assets capital work-in-progress | 0.00 | 0.00 |
| vi | Intangible assets under development or work in progress | 0.00 | 0.00 |
| b | Non-current investments | 0.00 | 0.00 |
| c | Deferred tax assets (net) | 38.91 | 24.82 |
| d | Foreign Currency monetary item translation difference asset account | 0.00 | 0.00 |
| e | Long-term loans and advances | 4229.64 | 6068.55 |
| f | Other non-current assets | 11.26 | 11.25 |
| 2 | Current assets | | |
| a | Current investments | 0.20 | 0.00 |
| b | Inventories | 0.00 | 0.00 |
| c | Trade receivables | 0.00 | 0.00 |
| d | Cash and cash equivalents | 368.10 | 282.74 |
| e | Bank Balance other than cash and cash equivalents | 0.00 | 0.00 |
| f | Short-term loans and advances | 7636.03 | 4430.35 |
| g | Other current assets | 541.65 | 306.34 |
| | Total | 12986.47 | 11287.44 |

Date :- 30-04-2026

Place:- Surat



Manish Patel
Managing Director
DIN 07840184

IBL FINANCE LIMITED

CIN: L65999GJ2017PLC098565

Registered Office: Shop-151, Silver Stone Arcade, Near. Kantheriya Hanuman Temple, OP-34/A+B+C+D, FP-50,
Singanpore, Causeway Road, Katargain, Surat - 395004, Gujarat, India

Cash Flow Statement

(₹ In Lakh)

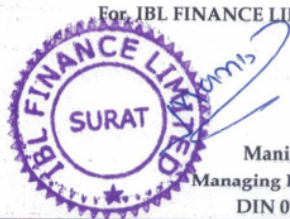
| Particulars | Year / Period ended | | Year / Period ended | |
|---|---------------------|----------------|---------------------|-----------------|
| | 31-03-2026 | | 31-03-2025 | |
| A Date of start of reporting period | 01-04-2025 | | 01-04-2024 | |
| B Date of end of reporting period | 31-03-2026 | | 31-03-2025 | |
| C Whether results are audited or unaudited | Audited | | Audited | |
| D Nature of report standalone or consolidated | Standalone | | Standalone | |
| A. CASH FLOW FROM OPERATING ACTIVITIES | | | | |
| Net Profit as per P & L A/c. before Income Tax | | 319.88 | | 299.42 |
| <i>Add : Adjustment For</i> | | | | |
| (a) Depreciation | 59.13 | | 51.70 | |
| (b) Finance Cost | 618.47 | | 319.20 | |
| (c) Gratuity for Transition period | 0.00 | | 0.00 | |
| (d) Loss on Sale of Fixed Assets | 0.00 | 677.60 | 0.47 | 371.37 |
| <i>Deduct:</i> | | | | |
| (a) Profit on sale of Fixed Assets | 0.29 | | 1.52 | |
| (b) Transferred for Bonus Issue | 0.00 | | 0.00 | |
| (c) Profit on Sale of Investments | 2.10 | 2.39 | 0.56 | 2.07 |
| Operating Profit before working Capital Changes | | 995.09 | | 668.71 |
| Movements in Working Capital : | | | | |
| <i>Add : Adjustment For</i> | | | | |
| (a) Increase / (Decrease) in current Liabilities & Provisions | | 356.68 | | -316.94 |
| <i>Deduct : Adjustment For</i> | | | | |
| (a) Increase / (Decrease) in short term Loan & Advances | 3205.68 | | 462.89 | |
| (b) Increase / (Decrease) in Long term Loan & Advances | -1838.91 | | 4417.59 | |
| (c) Increase / (Decrease) in Non-Current Assets | 0.01 | | -59.06 | |
| (c) Increase / (Decrease) in Other Current Assets | 235.32 | 1602.11 | 43.73 | 4865.15 |
| CASH GENERATED FROM OPERATIONS | | -250.34 | | -4513.38 |
| <i>Deduct:</i> | | | | |
| Direct Taxes paid | | 89.93 | | 76.79 |
| Net Cash Flow From Operating Activities | | -340.27 | | -4590.17 |
| B. CASH FLOW FROM INVESTMENT ACTIVITIES | | | | |
| <i>Add : Adjustment For</i> | | | | |
| (a) Net Proceed from Investments | 2.10 | | 0.56 | |
| (b) Sales of Fixed Assets adjusted residual Value | 0.29 | 2.39 | 2.56 | 3.12 |
| <i>Deduct : Adjustment For</i> | | | | |
| (a) Purchase of Fixed Assets | 56.41 | 0.00 | 64.11 | |
| (b) Increase/(Decrease) In Investments | 0.20 | 56.61 | 0.00 | 64.11 |
| Net Cash Flow From Investment Activities | | -54.23 | | -60.99 |
| C. CASH FLOW FROM FINANCING ACTIVITIES | | | | |
| <i>Add : Adjustment For</i> | | | | |
| (a) Increase / (Decrease) in Non- Current Liabilites | 1098.32 | 0.00 | 4733.34 | 0.00 |
| (b) Increase / (Decrease) in Share Capital & Security Premium | 0.00 | 1098.32 | 0.00 | 4733.34 |
| <i>Deduct : Adjustment For</i> | | | | |
| (a) Interest and Financial Charges | | 618.47 | | 319.20 |
| Net Cash Flow From Financing Activities | | 479.86 | | 4414.14 |
| NET CHANGE IN CASH AND CASH EQUIVALENTS [A+B+C] | | 85.36 | | -237.02 |
| Opening Cash & Cash Equivalents | | 282.74 | | 519.76 |
| Closing Cash and Cash Equivalents | | 368.10 | | 282.74 |

Note:

The cash flow statement has been prepared under the indirect method as set out in Accounting Standard.

Date :- 30-04-2026
Place:- Surat

For IBL FINANCE LIMITED



Manish Patel
Managing Director
DIN 07840184

Independent Auditor's Report on Standalone Half Yearly Financial Results and year to date result of IBL FINANCE LIMITED pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations').

**TO THE MEMBERS OF
IBL FINANCE LIMITED**

Report on the Audit of the Standalone Financial Results

Opinion

We have audited the accompanying statement of half yearly and year to date Standalone Financial results of **IBL FINANCE LIMITED** ("the Company") for the half year ended March 31, 2026 and year to date results attached herewith for the period from 1st April, 2025 to 31st March, 2026, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, this half year and year to date financial results:

- i. are presented in accordance with the requirements of the Listing Regulations in this regard;
and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other financial information of the company for the half year ended March 31, 2026 and year to date results for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the independence requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules made there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Management's Responsibility for the Standalone Financial Results

The half-yearly financial results as well as the year-to-date standalone financial results have been prepared on the basis of the financial statements. The Company's Board of Directors is responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit/(loss) and other financial information in accordance with the recognition and measurement principles laid down in Accounting Standard 25 – Interim Financial Reporting, prescribed under Section 133 of the Act, read with the relevant rules issued thereunder and other accounting principles generally accepted in India, and in compliance with Regulation 33 of the Listing Regulations.

This responsibility also includes the maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation, and maintenance of adequate internal financial controls that are operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, the Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- i. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

- iv. Conclude on the appropriateness of the Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- v. Evaluate the overall presentation, structure, and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Standalone Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Standalone Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Standalone Financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The Statement includes the results for the half year ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year to date figures up to the half year of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

For H R M & CO.

Chartered Accountants

Firm Reg. No.: 132644W

**BHUNGALIYA
RAJESHKUMA
R MAKODBHAI
CA. Rajeshkumar Bhungaliya**

Digitally signed by BHUNGALIYA RAJESHKUMAR
MAKODBHAI
DN: c=IN, postalCode=395004, ou=GULJARAT,
street=28, KRISHANA PARK SOC, SURAT, DABHOJI
ROAD, 395004, o=CA, ou=CA,
serialNumber=4097791, 3a067e4223d0888f71c4447d150
c180ac3105663090f1203a,
pseudoym=8264762abba4c1863c572b4c6d8,
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2858b44949f144726, email=INFO@RMB&CA.COM
cn=BHUNGALIYA RAJESHKUMAR MAKODBHAI
Date: 2026.04.30 18:37:51 +05'30'

Partner

Membership No. 140495

UDIN: 26140495RGQOSI2013

Place: SURAT

Date: 30/04/2026

Date: 30/04/2026

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex Bandra East,
Mumbai - 400051.

Dear Sir / Madam,

Sub: Declaration pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: IBL Finance Limited (Symbol: IBLFL)

In Compliance with Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we hereby declare that the Statutory Auditors of the Company, M/s H R M & Co., Chartered Accountants (Firm Registration No. 132644W) have issued an Audits' Reports with unmodified opinion on the Audited Standalone Financial Results of the Company for the half-year and year ended March 31,2026.

For IBL Finance Limited

Manish
Manish Mansukhbhai Patel
Managing Director
DIN: 07840184



Place: Surat