Date: 17/10/2025

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 Friday, October 17, 2025
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 today, i.e. on October 17, 2025, at the Corporate Office of the Company which was commenced at 03.00 P.M. and concluded at 04:40 P.M., has inter alia, apart from other business;

1. Considered and approved the Unaudited Standalone Financial Results of the company for the half year ended on September 30, 2025 along with the Limited Review Report.

   In this regard, we attach herewith the following:

   - Unaudited Standalone Financial Results for the half year ended on September 30, 2025.
   - Limited Review Reports.

Kindly take the same on your record and oblige us.

Thanking you

For IBL Finance Limited
CHAUHAN DILIPBHAI CHUNILAL
Digitally signed by CHAUHAN DILIPBHAI CHUNILAL
Date: 2025.10.17 18:07:02 +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, Singanpore, Causeway Road, Katargam, Surat - 395004, Gujarat, India

Statement of Financial Results for the half year and year ended on September 30, 2025

(₹ In Lakh except per share data)

	Particulars	Half Year / Period ended			Period ended		Year Ended
		30-09-2025	30-09-2024	31-03-2025	30-09-2025	30-09-2024	31-03-2025
A	Date of start of reporting period	01-04-2025	01-04-2024	01-10-2024	01-04-2025	01-04-2024	01-04-2024
B	Date of end of reporting period	30-09-2025	30-09-2024	31-03-2025	30-09-2025	30-09-2024	31-03-2025
C	Whether results are audited or unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
D	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone
I	**Revenue From Operations**						
	Net sales or Revenue from Operations	815.51	588.06	707.66	815.51	588.06	1295.72
II	Other Income	8.94	2.31	8.21	8.94	2.31	10.52
III	**Total Income (I+II)**	**824.45**	**590.37**	**715.87**	**824.45**	**590.37**	**1306.24**
IV	**Expenses**						
(a)	Cost of materials consumed	0.00	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	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	0.00
(d)	Employee benefit expense	127.08	90.96	112.46	127.08	90.96	203.42
(e)	Finance Costs	275.97	71.72	247.48	275.97	71.72	319.20
(f)	Depreciation and amortisation expense	28.77	20.17	31.53	28.77	20.17	51.70
(g)	Provisions and Loan Losses	98.76	38.43	94.14	98.76	38.43	132.57
(h)	Other Expenses	125.55	194.70	105.24	125.55	194.70	299.94
	Total expenses (IV)	**656.12**	**415.98**	**590.85**	**656.12**	**415.98**	**1006.83**
V	**Profit/(loss) before exceptional and extraordinary items and tax (III-IV)**	**168.33**	**174.40**	**125.02**	**168.33**	**174.40**	299.42
VI	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
VII	**Profit before extraordinary items and tax (V - VI)**	**168.33**	**174.40**	**125.02**	**168.33**	**174.40**	**299.42**
VIII	Extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00
IX	**Profit before tax (VII- VIII)**	**168.33**	**174.40**	**125.02**	**168.33**	**174.40**	**299.42**
X	**Tax Expense**	**44.05**	**39.30**	**24.58**	**44.05**	**39.30**	**63.87**
(a)	Current Tax	33.95	31.45	43.91	33.95	31.45	75.36
(b)	(Less):- MAT Credit	0.00	0.00	0.00	0.00	0.00	0.00
(c)	Current Tax Expense Relating to Prior years	0.00	0.00	1.42	0.00	0.00	1.42
(d)	Deferred Tax (Asset)/Liabilities	10.10	7.85	-20.76	10.10	7.85	-12.91
XI	**Profit (Loss) for the period from continulng operations (IX-X)**	**124.28**	**135.10**	**100.44**	**124.28**	**135.10**	**235.54**
XII	Profit/(loss) from discontinued operations before tax	0.00	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	0.00
XIV	**Profit/(loss) from Discontinued operations (after tax) (XII-XIII)**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
XV	**Profit (Loss) for the period before minority interest (XI + XIV)**	**124.28**	**135.10**	**100.44**	**124.28**	**135.10**	**235.54**
XVI	Share of Profit (Loss) of Associates	0.00	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	0.00
XVIII	**Net Profit (Loss) for the period (XV+XVI-XVII)**	**124.28**	**135.10**	**100.44**	**124.28**	**135.10**	**235.54**
XIX	**Details of equity share capital**						
	Paid-up equity share capital	2473.07	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/-	Rs. 10/-
XX	**Details of Debt Securities**						
	Reserves excluding Revaluaton Reserve						**3392.54**
XIX	**Earnings per share**						
	Earnings per share (not annualised for half year / Period ended)						
	Basic earnings (loss) per share from continuing and discotinued operations	0.50	0.55	0.41	0.50	0.55	0.95
	Diluted earnings (loss) per share continuing and discotinued operations	0.50	0.55	0.41	0.50	0.55	0.95

Notes on Financial Results:-

1. 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 October 17, 2025.
2. The Statutory Auditors of the Company have carried out Limited Review of above results as per Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.
3. As per Accounting Standard 17 on "Operating Segment" (AS 17), the company has only one reportable segment i.e. Financing Business.
4. As per MCA notification dated 16th Feburary 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.
5. Earning per shares are caluclated on weighted average of the share capital outstanding during the year. Half year / Period EPS is not annualised.
6. Previous year's/period's figure have been regrouped/rearranged wherever necessary.
7. The Company does not have any subsidiary(ies), or Associate(s) or Joint Venture(s). Accordingly, the Company presents only Standalone Financial Result.
8. There are no Inverstors Complaints pending as on 30th September, 2025.
9. The figures for the Half Year ended on 31st March 2025 are the balancing figures between the audited figures in respect of the full Financial Year. and the published unaudited figures of the Half Year 30th Septemeber,2024 which were subjected to limited review report.

For, IBL FINANCE LIMITED

IBL FINANCE LIMITED SURAT

Manish Patel
Managing Director
DIN 07840184

Date :- 17-10-2025
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, Singanpore, Causeway Road, Katargam, Surat - 395004, Gujarat, India

Statement of Assets and Liabilities

(₹ In Lakh)

	Particulars	As on	
		30-09-2025	31-03-2025
A	Date of start of reporting period	01-04-2025	01-04-2024
B	Date of end of reporting period	30-09-2025	31-03-2025
C	Whether results are audited or unaudited	Unaudited	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	3516.82	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		
a	Long-term borrowings	3606.19	4390.93
b	Deferred tax liabilities (Net)	0.00	0.00
c	Foreign Currency monetory item translation difference liability account	0.00	0.00
d	Other Long term liabilities	583.60	669.91
e	Long-term provisions	16.09	11.56
5	Current liabilities		
a	Short-term borrowings	119.26	26.27
b	Trade Payables:-		
i	Total outstanding dues of micro enterprises and small enterprises	0.00	0.00
ii	Total outstanding dues of creditors other than micro enterprises and small enterprises.	2.69	5.45
c	Other current liabilities	114.80	144.63
d	Short-term provisions	99.21	173.09
	Total	**10531.72**	**11287.44**
(B)	**ASSETS**		
	Non-current assets		
1 a	Property, Plant and Equipment		
i	Tangible assets	89.01	81.96
ii	Producing Properties	0.00	0.00
iii	Intangible assets	67.00	81.43
iv	Pre-producing Properties	0.00	0.00
v	Tengible 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)	14.72	24.82
d	Foreign Currency monetory item translation difference asset account	0.00	0.00
e	Long-term loans and advances	4641.18	6068.55
f	Other non-current assets	11.01	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	240.64	282.74
e	Bank Balance other than cash and cash equivalents	0.00	0.00
f	Short-term loans and advances	5171.40	4430.35
g	Other current assets	296.56	306.34
	Total	**10531.72**	**11287.44**

For IBL FINANCE LIMITED

IBL FINANCE LIMITED SURAT

Manish Patel
Managing Director
DIN 07840184

Date :- 17-10-2025
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, Singanpore, Causeway Road, Katargam, Surat - 395004, Gujarat, India

Cash Flow Statement

(₹ In Lakh)

	Particulars	Year / Period ended 30-09-2025		Year / Period ended 31-03-2025	
A	Date of start of reporting period	01-04-2025		01-04-2024	
B	Date of end of reporting period	30-09-2025		31-03-2025	
C	Whether results are audited or unaudited	Unaudited		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		**168.33**		**299.42**
	Add : Adjustment For				
	(a) Depreciation	28.77		51.70	
	(b) Finance Cost	275.97		319.20	
	(c) Gratuity for Transition period	0.00		0.00	
	(d) Loss on Sale of Fixed Assets	0.00	304.73	0.47	371.37
	Deduct:				
	(a) Sale of Fixed Assets	0.00		1.52	
	(b) Transferred for Bonus Issue	0.00		0.00	
	(c) Profit on Sale of Investments	1.67	1.67	0.56	2.07
	Operating Profit before working Capital Changes		**471.39**		**668.71**
	Movements in Working Capital :				
	Add : Adjustment For				
	(a) Increase / (Decrease) in current Liabilities & Provisions		-13.48		171.79
	Deduct: : Adjustment For				
	(a) Increase / (Decrease) in short term Loan & Advances	741.05		462.89	
	(b) Increase / (Decrease) in Long term Loan & Advances	-1427.37		4417.59	
	(c) Increase / (Decrease) in Non-Current Assets	-0.24		-59.06	
	(c) Increase / (Decrease) in Other Current Assets	-9.78	-696.33	43.73	4865.15
	CASH GENERATED FROM OPERATIONS		**1154.25**		**-4024.65**
	Deduct:				
	Direct Taxes paid		33.95		76.79
	Net Cash Flow From Operating Activities		**1120.30**	**0.00**	**-4101.44**
	B. CASH FLOW FROM INVESTMENT ACTIVITIES				
	Add : Adjustment For				
	(a) Profit on Sale of Investments	1.67		0.56	
	(b) Sale of Fixed Assets	0.00	1.67	2.56	3.12
	Deduct: : Adjustment For				
	(a) Purchase of Fixed Assets	21.38		64.11	
	(b) Increase/(Decrease) In Investments	0.20	21.58	0.00	64.11
	Net Cash Flow From Investment Activities		**-19.91**		**-60.99**
	C. CASH FLOW FROM FINANCING ACTIVITIES				
	Add : Adjustment For				
	(a) Increase / (Decrease) in Non- Current Liabilites		-866.52	4244.61	
	(b) Increase / (Decrease) in Share Capital & Security Premium		0.00	0.00	4244.61
	Deduct: : Adjustment For				
	(a) Interest and Financial Charges		275.97		319.20
	Net Cash Flow From Financing Actitivities		**-1142.49**		**3925.41**
	NET CHANGE IN CASH AND CASH EQUIVALENTS [A+B+C]		-42.10		-237.02
	Opening Cash & Cash Equivalents		282.74		519.76
	Closing Cash and Cash Equivalents		**240.64**		**282.74**

Note:

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

For, IBL FINANCE LIMITED

Manish Patel
Managing Director
DIN 07840184

Date :- 17-10-2025
Place:- Surat

INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF
IBL FINANCE LIMITED

We have reviewed the accompanying statement of Standalone unaudited financial results of **IBL Finance Limited** (the "Company"), for the period ended 30th September 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.

This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our limited 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 financial 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 provides less assurance than an audit. We have not performed an audit and 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 of unaudited financial results 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 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.

H R M & CO. * SURAT FRN 132644W * CHARTERED ACCOUNTANTS

For H R M & Co.
Chartered Accountants
FRN: 132644W

Rbhungaliya

CA. Rajeshkumar Bhungaliya
Partner
Membership No.: 140495
UDIN: 25140495BMIJYF9348

Place: Surat
Date: 17/10/2025