



IBL FINANCE LIMITED

(Formerly Known as IBL Finance Private Limited)

CIN NO.: L65999GJ2017PLC098565

Corp. Office: - 2002, The Junomoneta Tower, Opp. Pal RTO,
Nr. Rajhans Cinema, Pal, Surat-395009, Gujarat, India.

Date: 30/10/2026

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 30, 2026
Ref: IBL Finance Limited (Symbol: IBLFL)

With reference to the captioned subject and pursuant to the Regulation 33 and/or any other applicable regulation of the SEBI (Listing Obligation and Disclosure Requirements) 2015, we hereby inform you that the Board of Directors of the Company, in their Board Meeting held today, i.e. on October 30, 2026, at the Corporate Office of the Company which was commenced at 03.00 P.M. and concluded at 04:15 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, 2026 along with the Limited Review Report thereon.

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: 2026.10.30
16:40:03 +05'30'

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

Place: Surat

Enclosed:

- Profit & Loss Statement
- Statement of Assets and Liabilities
- Cash Flow Statement
- Limited Review Report for Standalone Financial Results

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 halfyear ended on Sep 30, 2026

(₹ In Lakh except per share data)

Particulars	Half Year / Period ended			Year Ended
	30-09-2026	31-03-2026	30-09-2025	31-03-2026
A Date of start of reporting period	01-04-2026	01-10-2025	01-04-2025	01-04-2025
B Date of end of reporting period	30-09-2026	31-03-2026	30-09-2025	31-03-2026
C Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Audited
D Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone
I Revenue From Operations				
Net sales or Revenue from Operations	1237.64	898.77	815.51	1714.28
II Other Income	12.24	9.51	8.94	18.45
III Total Income (I+II)	1249.88	908.28	824.45	1732.73
IV Expenses				
(a) Cost of materials consumed	0.00	0.00	0.00	0.00
(b) Purchases of stock-in-trade	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
(d) Employee benefit expense	201.68	135.38	127.08	262.46
(e) Finance Costs	429.38	342.50	275.97	618.47
(f) Depreciation and amortisation expense	46.37	30.37	28.77	59.13
(g) Provisions and Loan Losses	110.14	99.73	98.76	198.48
(h) Other Expenses	250.67	148.76	125.55	274.31
Total expenses (IV)	1038.24	756.73	656.12	1412.85
V Profit/(loss) before exceptional and extraordinary items and tax (III-IV)	211.64	151.55	168.33	319.88
VI Exceptional items	0.00	0.00	0.00	0.00
VII Profit before extraordinary items and tax (V - VI)	211.64	151.55	168.33	319.88
VIII Extraordinary items	0.00	0.00	0.00	0.00
IX Profit before tax (VII- VIII)	211.64	151.55	168.33	319.88
X Tax Expense	69.77	31.79	44.05	75.85
(a) Current Tax	51.09	46.55	33.95	80.51
(b) (Less):- MAT Credit	0.00	0.00	0.00	0.00
(c) Current Tax Expense Relating to Prior years	23.82	9.42	0.00	9.42
(d) Deferred Tax (Asset)/Liabilities	-5.14	-24.18	10.10	-14.08
XI Profit (Loss) for the period from continuing operations (IX-X)	141.87	119.75	124.28	244.03
XII Profit/(loss) from discontinued operations before tax	0.00	0.00	0.00	0.00
XIII Tax expenses of discontinued operations	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
XV Profit (Loss) for the period before minority interest (XI + XIV)	141.87	119.75	124.28	244.03
XVI Share of Profit (Loss) of Associates	0.00	0.00	0.00	0.00
XVII Profit (Loss) of Minority Interest	0.00	0.00	0.00	0.00
XVIII Net Profit (Loss) for the period (XV+XVI-XVII)	141.87	119.75	124.28	244.03
XIX Details of equity share capital				
Paid-up equity share capital	2473.07	2473.07	2473.07	2473.07
Face value of equity share capital (Per Share)	Rs. 10/-	Rs. 10/-	Rs. 10/-	Rs. 10/-
XX Details of Debt Securities				
Reserves excluding Revaluation Reserve				3636.57
XIX Earnings per share				
Earnings per share (not annualised for half year / Period ended)				
Basic earnings (loss) per share from continuing and discontinued operations	0.57	0.48	0.50	0.99
Diluted earnings (loss) per share continuing and discontinued operations	0.57	0.48	0.50	0.99

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 October 30, 2026.
- In compliance with the Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, a limited review of the standalone financial results for the quarter/halfyear ended 30 Sep 2026 has carried out by the statutory auditors of the Company.
- 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 30th Sep, 2026.
- Previous year's / period's figure have been regrouped/rearranged wherever necessary.
- The figures for the Half Year ended on 31st March 2026 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 September, 2025 which were subjected to limited review report.
- 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 :- 30-10-2026
Place:- Surat

For IBL FINANCE LIMITED
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, Katargam, Surat - 395004, Gujarat, India

Statement of Assets and Liabilities

(₹ In Lakh)

Particulars		As on	
		30-09-2026	31-03-2026
A	Date of start of reporting period	01-04-2026	01-04-2025
B	Date of end of reporting period	30-09-2026	31-03-2026
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	3778.44	3636.57
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	6729.49	5710.40
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	323.09	448.77
e	Long-term provisions	19.45	16.11
5	Current liabilities	0.00	0.00
a	Short-term borrowings	0.00	74.45
b	Trade Payables:-	0.00	0.00
i	Total outstanding dues of micro enterprises and small enterprises	0.00	0.30
ii	Total outstanding dues of creditors other than micro enterprises and small enterprises.	11.94	4.83
c	Other current liabilities	376.72	366.77
d	Short-term provisions	229.79	255.21
	Total	13941.99	12986.47
(B) ASSETS			
	Non-current assets		
1 a	Property, Plant and Equipment		
i	Tangible assets	641.75	100.41
ii	Producing Properties	0.00	0.00
iii	Intangible assets	87.99	60.27
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)	44.05	38.91
d	Foreign Currency monetary item translation difference asset account	0.00	0.00
e	Long-term loans and advances	4385.71	4229.64
f	Other non-current assets	30.99	11.26
2	Current assets		
a	Current investments	0.20	0.20
b	Inventories	0.00	0.00
c	Trade receivables	0.09	0.00
d	Cash and cash equivalents	1178.29	368.10
e	Bank Balance other than cash and cash equivalents	0.00	0.00
f	Short-term loans and advances	7178.41	7636.03
g	Other current assets	394.51	541.65
	Total	13941.99	12986.47

Date :- 30-10-2026

Place:- Surat

For IBL FINANCE LIMITED
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, Katargam, Surat - 395004, Gujarat, India

Cash Flow Statement

(₹ In Lakh)

Particulars		Year / Period ended		(₹ In Lakh)	
		Year / Period ended			
A	Date of start of reporting period	30-09-2026		31-03-2026	
B	Date of end of reporting period	01-04-2026		01-04-2025	
C	Whether results are audited or unaudited	30-09-2026		31-03-2026	
D	Nature of report standalone or consolidated	Unaudited		Audited	
		Standalone		Standalone	
A. CASH FLOW FROM OPERATING ACTIVITIES					
Net Profit as per P & L A/c. before Income Tax			211.64		319.88
Add : Adjustment For					
(a) Depreciation					
(b) Finance Cost		46.37		59.13	
(c) Gratuity for Transition period		429.38		618.47	
(d) Loss on Sale of Fixed Assets		0.00		0.00	
Deduct:		0.00	475.75	0.00	677.60
(a) Profit on sale of Fixed Assets					
(b) Transferred for Bonus Issue		0.00		0.29	
(c) Profit on Sale of Investments		0.00		0.00	
Operating Profit before working Capital Changes		4.28	4.28	2.10	2.39
Movements in Working Capital :			683.11		995.09
Add : Adjustment For					
(a) Increase / (Decrease) in current Liabilities & Provisions					
Deduct : Adjustment For			-79.77		356.68
(a) Increase / (Decrease) in short term Loan & Advances		-457.62			
(b) Increase / (Decrease) in Long term Loan & Advances		156.07		3205.68	
(c) Increase / (Decrease) in Non-Current Assets		19.72		-1838.91	
(c) Increase / (Decrease) in Other Current Assets		-147.05		0.01	
CASH GENERATED FROM OPERATIONS			-428.88	235.32	1602.11
Deduct:			1032.22		-250.34
Direct Taxes paid					
Net Cash Flow From Operating Activities			74.91		89.93
			957.31		-340.27
B. CASH FLOW FROM INVESTMENT ACTIVITIES					
Add : Adjustment For					
(a) Net Proceed from Investments					
(b) Sales of Fixed Assets adjusted residual Value		4.28		2.10	
Deduct : Adjustment For		0.00	4.28	0.29	2.39
(a) Purchase of Fixed Assets & Intangible Asset					
(b) Increase/(Decrease) In Investments		615.44	0.00	56.41	
Net Cash Flow From Investment Activities		0.00	615.44	0.20	56.61
			-611.16		-54.23
C. CASH FLOW FROM FINANCING ACTIVITIES					
Add : Adjustment For					
(a) Increase / (Decrease) in Non- Current Liabilites		893.42	0.00	1098.32	0.00
(b) Increase / (Decrease) in Share Capital & Security Premium		0.00	893.42	0.00	1098.32
Deduct : Adjustment For					
(a) Interest and Financial Charges			429.38		618.47
Net Cash Flow From Financing Activities			464.04		479.86
NET CHANGE IN CASH AND CASH EQUIVALENTS [A+B+C]			810.19		85.36
Opening Cash & Cash Equivalents			368.10		282.74
Closing Cash and Cash Equivalents			1178.29		368.10

Note:

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

Date :- 30-10-2026

Place:- Surat



Manish Patel
Managing Director
DIN 07840184

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 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.

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.



Place: Surat
Date: 30/10/2026

For H R M & Co.

Chartered Accountants

FRN: 132644W

CA. Rajeshkumar Bhungaliya
Partner

Membership No.: 140495
UDIN: 26140495EIVKBR8787