IBL FINANCE®

CIN NO.: L65999GJ2017PLC098565

IBL FINANCE LIMITED
(Formerly Known as IBL Finance Private Limited)

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

Date: July 31, 2026

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

Dear Sir/Madam,

Sub: Proceedings of the 9th Annual General Meeting of the Company held on Friday, July 31, 2026 through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM")

Ref: IBL Finance Limited (Symbol: IBLFL)

The Company's 9th Annual General Meeting (AGM) was held today on Friday, July 31, 2026 through Video Conferencing (VC) via ZOOM Platform.

The Meeting commenced at 04:00 P.M. (IST) and concluded at 04:45 P.M. (IST).

During the meeting, remote electronic voting facility was enabled by the National Securities Depository Limited ("NSDL") for members, who were present at the Meeting and had not already voted through e-voting platform of NSDL, for voting in respect of businesses set forth in the notice of Annual General Meeting ("AGM") of the Company and the said facility was available till 15 minutes after the closure of Meeting.

Pursuant to Regulation 30 read with Part-A of Schedule III to the SEBI (LODR) Regulations, 2015, please find enclosed herewith Summary of Proceedings of the 9th Annual General Meeting.

Kindly find the same in order.

For, IBL Finance Limited

DILIPBHAI CHUNILAL CHAUHAN

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Date: 2026.07.31 18:00:14 +05'30'

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

Place: Surat

Enclosed: Summary of Proceedings of the 9th Annual General Meeting

SUMMARY OF PROCEEDINGS OF THE 9th ANNUAL GENERAL MEETING

The 9th Annual General Meeting (AGM) of the members of IBL Finance Limited ("the Company") was held today i.e. Friday, July 31, 2026 at 04:00 P.M. (IST) through two-way video conferencing ("VC") via ZOOM Platform.

The meeting was commenced at 04:00 P.M.

As decided by the Board of Directors of the Company, Mr. Manish Patel, Managing Director of the Company acted as Chairman of the Meeting.

A member from the Secretarial and Compliance Team of the Company, initiated the proceedings of the Annual General Meeting by welcoming the Shareholders of the Company and informed them, that the 9th Annual General Meeting is held through VC/ OAVM in compliance with the circulars issued by the Ministry of Corporate Affairs, Government of India and Securities and Exchange Board of India. The members were further informed that as the meeting was being held through VC/ OAVM the facility for appointment of Proxies was dispensed with.

The requisite quorum being present and the Chairman declared the Meeting to be in order.

Further, all the Panelists present at the Meeting were introduced including Chairman, Board of Directors, Company Secretary and Compliance Officer, Chief Financial Officer, Non-Executive Directors, Auditors and Scrutinizer of the Company.

The Shareholders were also informed that:

- The Company had circulated notice in newspapers and also sent emails to the shareholders along with detailed process to login, voting through remote e-voting as well as to participate in the meeting. Further, a letter containing the weblink to access the Notice of the AGM and the Annual Report was sent to those shareholders whose email addresses were not registered with the Company or whose emails had bounced for any reason whatsoever.
- The Company had provided facility for remote E voting. Remote E voting was opened from 09:00 A.M. on Tuesday, July 28, 2026 and was ended on 05:00 P.M. on Thursday, July 30, 2026.
- There would be no voting by show of hands. Members who didn't vote though remote e-voting were provided with e-voting facility during the AGM and the said facilities were made available till 15 minutes after the conclusion of AGM.
- All the members who have joined this meeting are by default placed on mute, to avoid any disturbance from background noise and ensure smooth and seamless conduct of the meeting and that the AGM is being recorded.
- The Registers and all other documents referred to in the Notice are available in electronic form for inspection by Members.
- Shareholders joining virtually could raise their respective concern at any time by typing in their concern in the Chatbox appearing in the bottom middle of the screen or alternatively under other options. Further, any such concern which requires for submission of any document on the part of the Company, such members would be requested to mail their concern on cs@iblfinance.in and the same will be responded by the Company within due time.

- The Board of Directors have appointed CS Praful N. Vekariya, Practicing Company Secretary, as Scrutinizer to scrutinize the votes casted during the meeting and the votes casted through remote e-voting platform of National Security Depository Limited. The results will be declared after receiving of Scrutinizer report at the earliest within two working days after the conclusion of the meeting. The results will also be available on website of the Company.

Thereafter, Mr. Manish Patel, Chairman of the meeting was requested to put a light upon the overall journey of the company.

The Chairman and Managing Director welcomed the Members to the 9th Annual General Meeting of the Company and, on behalf of the Board of Directors, expressed his sincere gratitude to the shareholders for their continued trust, confidence and unwavering support towards the Company.

The Chairman addressed the Members and highlighted the Company's strong performance during Financial Year 2025–26, emphasizing its growth in Assets Under Management, expansion into new geographies, diversified funding profile, technology-driven initiatives, and continued commitment to prudent risk management and corporate governance.

The Chairman concluded his address by thanking all the Members for their continued support and participation in the Meeting.

Thereafter, the Notice convening the Annual General Meeting were taken as read.

Thereafter, shareholders were briefed about the ordinary businesses and the special businesses to be transacted at the meeting. Following businesses were proposed for the approval of the shareholders.

ORDINARY BUSINESSES:

1. To consider and adopt the audited standalone financial statement of the Company for the financial year ended March 31, 2026 and the reports of the Board of Directors and Auditors thereon.

Shareholders were briefed about the above business.

Thereafter, Mr. Sunny Pandya, Chief Financial Officer of the company was requested to put a light upon Financial Performance of the company for the fiscal year 2025-26.

The Chief Financial Officer, Mr. Sunny Pandya briefed on the financial performance for the fiscal year 2025-26 highlighting the growth in Assets Under Management (AUM), Revenue from Operations, and Profit After Tax (PAT).

Thereafter, rest of the proceedings of the meeting were continued.

Thereafter, the other ordinary and special businesses to be transacted at the meeting were discussed. Following other businesses was proposed for the approval of the shareholders.

2. To appoint a Director in place of Mr. Ajaykumar Arvindbhai Baldha (DIN: 08527085), who retires by rotation and being eligible, seeks re-appointment.

SPECIAL BUSINESSES:

3. To approve revision in the Overall borrowing limits of the Company under section 180(1)(c) of the Companies Act, 2013.

4. To approve revision in the overall limit of creation of security/charge on movable and immovable properties of the Company both present and future, in respect of borrowing under section 180(1)(a) of the Companies Act, 2013
5. Issue of Non-convertible Debentures on Private Placement basis.
6. Approval for public issue of secured, rated, listed, redeemable non-convertible debentures.
7. To list the existing unlisted NCDs on stock exchange(s)

After that Mr. Bipin Hirpara, Independent Director briefly apprised the key activities and works undertaken by the Audit Committee and Nomination and Remuneration Committee.

At conclusion of his speech, he placed on record the appreciation to Board, management Team, all auditors and employees.

Thereafter remaining agendas were discussed.

8. Approval for Revision in Remuneration to Mr. Manish Mansukhbhai Patel (DIN: 07840184), Managing Director for his remaining term.
9. Approval for Revision in Remuneration to Mr. Piyush Mansukhbhai Patel (DIN: 07838311), Whole-time Director for his remaining term.
10. Approval for Revision in Remuneration to the Mr. Mansukhbhai Kunvarjibhai Patel (DIN: 07838306) Whole Time Director for his remaining term.

The shareholders were briefed about the above business.

Thereafter Mr. Piyush Patel, Whole Time Director highlighted about the vision of the Company focusing on digital growth, enhancing customer experience, improving operational efficiency, and maintaining strong portfolio quality. He also expressed the heartfelt gratitude to the shareholders for their continued support.

Subsequently, the shareholders were invited to raise any queries or concerns, if any. Since no queries or concerns were received from the shareholders, the meeting proceeded further.

It was further informed that the results for remote e-voting and e-voting during AGM will be placed on the website of the Company and will also be submitted to the Stock Exchange within two working days from the date of Annual General Meeting.

At last, by thanking all the Panelists, shareholders and other stakeholders for attending the Annual General Meeting, the 9th annual general meeting was declared as concluded.

The meeting was concluded at 04:45 P.M. IST.

For, IBL Finance Limited

DILIPBHAI CHUNILAL CHAUHAN

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