INDOSTAR

ICFL/LS/0083/2026-27

Date: July 29, 2026

BSE Limited
Listing Department, 1st Floor,
P J Towers, Dalal Street, Fort,
Mumbai - 400 001.
Scrip Code: 541336

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051.
Symbol: INDOSTAR

Dear Sir/ Madam,

Subject: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 30 of the Listing Regulations, please find enclosed Press Release to be issued by the Company in connection with the unaudited Standalone and Consolidated Financial Results for the quarter ended June 30, 2026 at **Annexure I**.

Kindly take the above on your records.

Thanking you,

Yours Faithfully,
For IndoStar Capital Finance Limited
SHIKHA JAIN
Digitally signed by SHIKHA JAIN
Date: 2026.07.29 20:09:48 +05'30'
Shikha Jain
Company Secretary & Compliance Officer
(Membership No. A59686)

Enclosed: a/a

IndoStar Capital Finance Limited
Registered Office: Silver Utopia, Third Floor, Unit No 301-A, Opposite P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (E), Mumbai - 400099, India. | T +91 22 4315 7000 | contact@indostarcapital.com | www.indostarcapital.com CIN: L65100MH2009PLC268160

Press Release

BSE: 541336 | NSE: INDOSTAR | ISIN: INE896L01010 | CIN: L65100MH2009PLC268160

IndoStar Capital Finance Limited

Q1FY27 Disbursements ₹ 1,235 crore up 44% vis-à-vis Q1FY26.

AUM as of June 2026, stood at ₹ 8,244 crore

Mumbai, July 29th, 2026: IndoStar Capital Finance, a retail focused, middle-layered non-banking finance company (NBFC) registered with the Reserve Bank of India, announced its financial results for the quarter ended June 30, 2026, earlier today.

IndoStar is focused on secured, high yielding lending across **Used Vehicle Finance** (VF) and **Micro Loans Against Property** (M-LAP), targeting the credit needs of underbanked, underserved and income-generating segments across tier 3, 4 & 5 markets.

Operational and Financial Highlights:

- Disbursements stood at INR 1,235 crore during the quarter, registering a strong 44% growth over Q1 FY26.
- Asset under Management (AUM) increased to INR 8,244 crore, as of 30th June 2026, 6% growth over Q1 FY26.
- Net Interest Income stood at INR 219 crore, up 39% YoY, supported by improved portfolio yields and continued reduction in borrowing costs.
- Pre-provision operating profit (PPOP) stood at INR 93 crore, remaining stable as compared to the previous quarter. Profit after Tax (PAT) stood at INR 11 crore.
- The Company continued to strengthen its funding profile, with its weighted average cost of funds declining to 9.9% in Q1 FY27 from 10.7% in Q1 FY26, an improvement of 80 basis points. While incremental cost of fund stood at 9.1%.
- As of June 30, 2026, Gross Stage 3 assets stood at 4.84%, while Net Stage 3 assets were 2.48%.

Progress on strategic initiatives:
IndoStar continued to make progress on its key strategic priorities:

- **Credit Strengthening:**
  - Strengthened credit risk framework through enhanced underwriting, refined customer selection filters, proprietary scorecards and early warning systems.
- **Digital Transformation:**
  - Continued to advance the digital lending journey through E-Application, E-NACH, E-Agreement and scorecard-based credit decisioning.
- **Driving growth:**
  - Continued to scale the retail loan portfolio, supported by 3% QoQ growth in Vehicle Finance and 24% QoQ growth in Micro LAP.
- **Branch Expansion:**
  - Expanded the branch network to 468 branches across 24 states and union territories, with the addition of 14 branches during the quarter.
  - Leveraged the existing Vehicle Finance branch network to scale the Micro LAP business, expanding the Micro LAP network from 108 to 125 branches.

Press Release

Key Performance Highlights (ICF Standalone):

Particulars (₹ in crore)	Q1 FY27	Q4 FY26	*Q-o-Q %*	Q1 FY26	*Y-o-Y %*
Net Interest Income	219.5	214.7	2.2%	158.0	38.9%
Operating expenses	129.4	121.5	6.5%	139.3	-7.1%
Pre-provision operating profit	92.9	93.3	-0.4%	18.9	391.5%
Profit/(loss) after tax	11.5	(424.0)		535.4	
CAR (%) Standalone	34.8%	36.1%		32.9%	
Leverage (D/E)	1.5x	1.5x		1.7x	

About IndoStar Capital Finance Limited

IndoStar is a non-banking finance company (NBFC) registered with the Reserve Bank of India classified as a middle layered NBFC. With Brookfield & Everstone as co-promoters, IndoStar is a professionally managed and institutionally owned entity engaged in providing used vehicle financing and secured loans to small business owners.
For more information, visit www.indostarcapital.com.

Safe Harbor

This document is to provide general background information about the Company's activities as at the date of the release. The information contained herein is for general information purposes only and based on estimates and should not be considered as a recommendation that any investor should subscribe / purchase the company shares. The Company makes no representation or warranty, express or implied, as to, and does not accept any responsibility or liability with respect to, the fairness, accuracy, completeness or correctness of any information contained herein. This release may include certain forward-looking statements. These statements include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition of the Company. These statements can be recognized by the use of words such as 'expects", "plans", 'will", "estimates", "projects", or other words of similar meaning. Such forward-looking statements do not guarantee future performance and involve risks and uncertainties, and actual results may differ materially from those in such forward-looking statements as a result of various factors and assumptions which the Company believes to be reasonable in light of its operating experience in recent years. The risks and uncertainties relating to these statements include, but not limited to, risks and uncertainties, regarding fluctuations in earnings, our ability to manage growth, competition, our ability to manage our international operations, government policies, regulations, etc. The Company does not undertake any obligation to revise or update any forward-looking statement that may be made from time to time by or on behalf of the Company including to reflect actual results, changes in assumptions or changes in factors affecting these statements. Given these risks, uncertainties and other factors, viewers of this release are cautioned not to place undue reliance on these forward-looking statements. This release may contain certain currency exchange rates and the same have been provided only for the convenience of reader.

For further information, please connect with us:

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