Starteck Finance Limited

Date: 13th November, 2026

National Stock Exchange of India Ltd
Exchange Plaza, Plot no. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400 051
Symbol: STARTECK

BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai - 400 001
Scrip Code: 512381

Sub: Outcome of Board Meeting – Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended 30th September, 2026

Dear Sir / Madam,

This is in continuation to our intimation dated 5th November, 2026. We wish to inform you that Board of Directors at their meeting held today i.e. Friday, 13th November, 2026 has, inter alia, approved the Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended 30th September, 2026.

Pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended 30th September, 2026 along with the Limited Review Report thereon.

The meeting of the Board of Directors commenced at 5.00 p.m. and concluded at 5.30 p.m.

This is for your information and records.

Yours sincerely,
For Starteck Finance Limited

Laukik Suresh Bhise
Digitally signed by Laukik Suresh Bhise
Date: 2026.11.13 18:35:15 +05'30'

Laukik Bhise
Company Secretary
(ACS No.: 25289)
Encl : a/a

STARTECK FINANCE LIMITED

Regd. Office: 5th Floor, Sunteck Centre, 37- 40 Subhash Road, Vile Parle (East), Mumbai 400057
CIN:L51900MH1985PLC037039, website: www.starteckfinance.com, Email:cosec@starteckfinance.com
Statement of Unaudited Financial Results for the Quarter and Half year ended 30th September, 2026

(₹ in lakh except earnings per share data)

Sr. No.	Particulars	CONSOLIDATED						STANDALONE					
		Quarter Ended			Half Year Ended		Year Ended	Quarter Ended			Half Year Ended		Year Ended
		30-Sep-2026	30-Jun-2026	30-Sep-2025	30-Sep-2026	30-Sep-2025	31-Mar-2026	30-Sep-2026	30-Jun-2026	30-Sep-2025	30-Sep-2026	30-Sep-2025	31-Mar-2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	**Income**												
	(a) Revenue from Operations												
	(i) Interest Income	1,009.69	946.90	777.31	1,956.59	1,514.85	3,145.12	1,009.69	946.90	777.31	1,956.59	1,514.85	3,145.12
	(ii) Dividend Income	52.37	0.13	57.62	52.50	59.35	60.23	52.37	0.13	57.62	52.50	59.35	60.23
	(iii) Fees and Commission Income	2.70	144.33	109.49	147.03	152.63	370.30	(64.23)	100.87	15.44	36.64	30.61	131.06
	Total Revenue from Operations (a)	**1,064.76**	**1,091.36**	**944.42**	**2,156.12**	**1,726.83**	**3,575.65**	**997.83**	**1,047.90**	**850.37**	**2,045.73**	**1,604.81**	**3,336.41**
	(b) Other Income	1,265.43	92.15	668.08	1,357.58	908.16	1,738.45	1,265.43	92.15	668.08	1,357.58	906.28	1,237.07
	Total Income(a+b)	**2,330.19**	**1,183.51**	**1,612.50**	**3,513.70**	**2,634.99**	**5,314.10**	**2,263.26**	**1,140.05**	**1,518.45**	**3,403.31**	**2,511.09**	**4,573.48**
2	**Expenses**												
	(i) Finance Cost	535.96	573.35	570.28	1,109.31	1,103.09	2,199.82	535.96	573.35	570.28	1,109.31	1,103.09	2,199.82
	(ii) Depreciation and Amortisation	13.70	13.71	13.70	27.41	27.41	54.82	0.31	0.30	0.31	0.61	0.61	1.21
	(iii) Employee Benefit Expenses	27.34	22.10	25.50	49.44	43.96	88.30	27.34	22.10	25.50	49.44	43.96	88.30
	(iv) Provisions, Contingencies and Bad Debt write offs	144.10	10.71	12.78	154.81	14.13	43.33	144.10	10.71	12.78	154.81	14.13	43.33
	(v) Other Expenses	667.61	42.32	138.76	709.93	184.03	234.92	630.21	32.79	130.32	663.00	168.50	193.52
	Total Expenses	**1,388.71**	**662.19**	**761.02**	**2,050.90**	**1,372.62**	**2,621.19**	**1,337.92**	**639.25**	**739.19**	**1,977.17**	**1,330.29**	**2,526.18**
3	**Profit before tax (1-2)**	**941.48**	**521.32**	**851.48**	**1,462.80**	**1,262.37**	**2,692.91**	**925.34**	**500.80**	**779.26**	**1,426.14**	**1,180.80**	**2,047.30**
4	**Tax Expenses/(Credit)**												
	Current tax	195.86	79.22	23.26	275.08	46.87	189.56	195.86	79.22	23.26	275.08	46.87	189.56
	Deferred tax	(15.08)	10.46	92.19	(4.62)	125.11	142.14	(15.08)	10.46	92.19	(4.62)	125.11	142.14
5	**Profit after tax for the period/year (3-4)**	**760.70**	**431.64**	**736.03**	**1,192.34**	**1,090.39**	**2,361.21**	**744.56**	**411.12**	**663.81**	**1,155.68**	**1,008.82**	**1,715.60**
6	**Other Comprehensive Income/(Loss)**												
	(a) Items not to be reclassified subsequently to profit & loss												
	Fair Value Gain/(Loss) of investment held through OCI	(2,650.87)	622.51	(206.22)	(2,028.36)	1,285.54	845.27	(2,650.87)	622.51	(206.22)	(2,028.36)	1,285.54	845.27
	(b) Income tax relating to above items	(608.35)	184.77	(13.44)	(423.58)	378.23	339.88	(608.35)	184.77	(13.44)	(423.58)	378.23	339.88
	Other Comprehensive Income/(Loss) for the period/year	**(2,042.52)**	**437.74**	**(192.78)**	**(1,604.78)**	**907.31**	**505.39**	**(2,042.52)**	**437.74**	**(192.78)**	**(1,604.78)**	**907.31**	**505.39**
7	**Total Comprehensive Income/(Loss) (5+6) for the period**	**(1,281.82)**	**869.38**	**543.25**	**(412.44)**	**1,997.70**	**2,866.60**	**(1,297.96)**	**848.86**	**471.03**	**(449.10)**	**1,916.13**	**2,220.99**
8	Paid-up equity share capital (Face value ₹10/-)	**991.03**	**991.03**	**991.03**	**991.03**	**991.03**	**991.03**	**991.03**	**991.03**	**991.03**	**991.03**	**991.03**	**991.03**
9	**Earnings per share (of ₹10/- each) (not annualised):**												
	(a) Basic (₹)	**7.68**	**4.36**	**7.43**	**12.03**	**11.00**	**23.83**	**7.51**	**4.15**	**6.70**	**11.66**	**10.18**	**17.31**
	(b) Diluted (₹)	**7.68**	**4.36**	**7.43**	**12.03**	**11.00**	**23.83**	**7.51**	**4.15**	**6.70**	**11.66**	**10.18**	**17.31**

Notes:

1 The above unaudited financial results (Standalone and Consolidated) have been prepared in accordance with the recognition and measurement principles of applicable Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015, as amended, as prescribed under Section 133 of the Companies Act 2013 and the guidelines issued by the Securities and Exchange Board of India to the extent applicable.

2 The above unaudited financial results (Standalone and Consolidated) for the quarter and half year ended 30th September, 2026 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meetings held on 13th November, 2026. The unaudited results (Standalone and Consolidated) for the quarter and half year ended 30th September, 2026 has been subjected to limited review by the Statutory Auditors of the Company.

3 The Company operates under single activity, hence there are no reportable segments, as per Ind AS 108 dealing with Operating Segment.

4 Figures pertaining to previous periods/year have been regrouped/reclassified wherever found necessary to conform to current period's/year's presentation.

For and on behalf of the Board of Directors
Starteck Finance Limited

Amit Pitale
Whole-Time Director (DIN: 07852850)

STARTECK FINANCE LIMITED MUMBAI

Place: Mumbai
Date: 13th November, 2026

BAGARIA & CO. LLP CHARTERED ACCOUNTANTS MUMBAI

STARTECK FINANCE LIMITED

Regd. Office: 5th Floor, Sunteck Centre, 37- 40 Subhash Road, Vile Parle (East), Mumbai - 400057 CIN: L51900MH1985PLC037039
Email Id: cosec@starteckfinance.com, website: www.starteckfinance.com, Tel: +91 22 4287 7800, Fax: +91 22 4287 7890

Statement of Assets and Liabilities as at 30th September 2026

(₹ in lakhs)

Particulars	Consolidated		Standalone	
	As at 30th Sept. 2026	As at 31st March 2026	As at 30th Sept. 2026	As at 31st March 2026
	Unaudited	Audited	Unaudited	Audited
ASSETS				
Financial assets				
(a) Cash and cash equivalents	**62.01**	43.15	**16.11**	16.59
(b) Bank balances other than (a) above	**115.96**	16.08	**115.96**	16.08
(c) Receivables				
- Other Receivables	**308.41**	478.09	**253.03**	464.19
(d) Loans	**26,578.56**	22,833.42	**38,318.27**	34,579.54
(e) Investments	**18,113.23**	32,275.71	**12,950.64**	27,113.12
(f) Other Financial Assets	**440.73**	110.50	**440.73**	110.50
Non Financial assets				
(a) Current Tax Assets(net)	**1.48**	126.29	**1.48**	36.87
(b) Investment Property	**1,623.41**	1,627.11	**-**	-
(c) Other Non Financial Assets	**98.60**	10.65	**2.11**	5.86
(d) Property, Plant & Equipment	**574.95**	602.36	**4.56**	5.16
(e) Goodwill on Consolidation	**9,400.00**	9,400.00	**-**	-
Total Assets	**57,317.34**	67,523.36	**52,102.89**	62,347.91
EQUITY AND LIABILITIES				
Financial Liabilities				
(a) Payables				
- Trade Payables				
- total outstanding dues of micro enterprises and small enterprises	-	-	-	-
- total outstanding dues of creditors other than micro enterprises and small enterprises	**609.92**	16.15	**605.62**	9.37
(b) Borrowings	**25,850.38**	35,097.97	**25,824.10**	35,071.68
(c) Other Financial Liabilities	**2,250.83**	3,013.99	**1,019.46**	1,779.53
Non Financial Liabilities				
(a) Provisions	**684.58**	514.97	**684.58**	514.97
(b) Other Non Financial Liabilities	**1,259.49**	1,436.71	**1.52**	186.66
(c) Current Tax Liabilties	**137.96**	72.14	**136.11**	70.29
(d) Deferred Tax Liabilties	**647.90**	1,076.11	**647.90**	1,076.11
Equity				
(a) Equity Share Capital	**991.03**	991.03	**991.03**	991.03
(b) Other Equity	**24,885.25**	25,304.29	**22,192.57**	22,648.27
Total Equity and Liabilities	**57,317.34**	67,523.36	**52,102.89**	62,347.91

For and on behalf of the Board of Directors
Starteck Finance Limited

Amit Pitale
Whole Time Director (DIN : 07852850)

Place: Mumbai
Date : 13th November,2026

BAGARIA & CO. LLP CHARTERED ACCOUNTANTS MUMBAI

STARTECK FINANCE LIMITED MUMBAI

STARTECK FINANCE LIMITED

Regd. Office: 5th Floor, Sunteck Centre, 37- 40 Subhash Road, Vile Parle (East), Mumbai - 400057 CIN: L51900MH1985PLC037039
Email Id : cosec@starteckfinance.com, website: www.starteckfinance.com, Tel:+91 22 4287 7800, Fax:+91 22 4287 7890

Cash Flow Statement

(₹ in lakhs)

Particulars	Consolidated		Standalone	
	Period ended 30th Sept. 2026	Year ended 31st March 2026	Period ended 30th Sept. 2026	Year ended 31st March 2026
	Unaudited	Audited	Unaudited	Audited
Cash Flow from Operating Activities				
Profit before tax as per Statement of Profit and Loss	**1,462.81**	2,692.91	**1,426.15**	2,047.30
Adjusted for:				
Net Gain/(Loss) on Fair Value of Financial Instruments				
Gain/ (Loss) on fair value of Investment	**(607.31)**	1,025.88	**(607.31)**	1,025.88
Depreciation, amortization and impairment	**27.41**	54.82	**0.61**	1.21
Interest on IT Refund	**-**	(5.74)	**-**	(5.74)
CSR Provision	**14.91**	24.35	**14.91**	24.35
Dividend Income	**(52.50)**	(60.23)	**(52.50)**	(60.23)
Land Amortization	**3.70**	7.40	**-**	-
Sale of Land	**-**	(499.50)	**-**	-
Provisions, Contingencies and Bad Debt write offs	**154.81**	43.33	**154.81**	43.33
Operating Profit before Working Capital Changes	**1,003.83**	3,283.22	**936.67**	3,076.10
(Increase)/Decrease in Financial Asset	**(160.41)**	(156.98)	**(118.93)**	(153.05)
(Increase)/Decrease in Non Financial Asset	**36.85**	71.99	**39.14**	82.38
Increase/(Decrease) in Financial Liabilities	**(169.39)**	273.01	**(163.83)**	799.45
Increase/(Decrease) in Non Financial Liabilities	**(384.92)**	455.59	**(547.65)**	479.26
Cash Generated from Operations	**325.96**	3,926.83	**145.40**	4,284.14
Less: Income Tax Paid	**(153.12)**	671.59	**(153.12)**	671.59
Net Cash from / (used in) Operating Activities (A)	**479.08**	3,255.24	**298.52**	3,612.55
Cash Flow from Investing Activities				
Interest on IT Refund	**-**	5.74	**-**	5.74
Dividend Income	**52.50**	60.23	**52.50**	60.23
Proceeds from Sale of Investment & Assets	**14,162.48**	1,210.36	**14,162.48**	710.86
FDR	**(100.00)**	-	**(100.00)**	-
Purchase of Investment	**(1,421.05)**	(13,571.58)	**(1,421.05)**	(8,384.08)
Net Cash from / (used in) Investing Activities (B)	**12,693.93**	(12,295.25)	**12,693.93**	(7,607.25)
Cash Flow from Financing Activities				
Borrowings	**(9,247.59)**	12,406.29	**(9,247.59)**	12,408.17
Dividend Paid	**(6.61)**	(6.67)	**(6.61)**	(6.67)
Loan (Given)/Repaid	**(3,899.95)**	(3,350.30)	**(3,738.73)**	(8,400.37)
Net Cash from / (used in) Financing Activities (C)	**(13,154.15)**	9,049.32	**(12,992.93)**	4,001.13
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	**18.86**	9.31	**(0.48)**	6.43
Cash and Cash Equivalents - Opening Balance	**43.15**	33.84	**16.59**	10.16
Cash and Cash Equivalents - Closing Balance	**62.01**	43.15	**16.11**	16.59

For and on behalf of the Board of Directors
Starteck Finance Limited

Amit Pitale
Whole Time Director (DIN : 07852850)

Place: Mumbai
Date : 13th November,2026

R.GOARIA & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

STARTECK FINANCE LIMITED MUMBAI

BAGARIA & CO LLP
Chartered Accountants

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LIMITED REVIEW REPORT

To the Board of Directors
Starteck Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of Starteck Finance Limited ("the Company") for the quarter and six months ended September 30th, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing, Obligations and Disclosure requirements) Regulations, 2015.

2. The statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. 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 ("ICAI"). A review of interim financial information consists of making inquiries, primarily of Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143 (10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. 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 Indian Accounting Standards (IND AS) 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, read with circular issued from time to time, including the manner in which it is to be disclosed, or that it contains any material misstatement.



Other Matter:

The Statement includes comparative financial information of the Company for the quarter ended June 30th 2026, for the quarter and six months ended September 30th, 2025 and for the financial year ended March 31, 2026 which have been reviewed/audited by predecessor auditor whose reports dated August 11th, 2026, November 11, 2025 and May 13, 2026 respectively have expressed an unmodified conclusions/opinion on those financial results/statements.

For Bagaria & Co. LLP
Chartered Accountants
FRN - 113447W/W-100019



Vinay Somani
Partner
Membership No: 143503
UDIN: 26143503FLJTHX8348

Place: Mumbai
Date: 13th November, 2026

BAGARIA & CO LLP
Chartered Accountants

701, Stanford,
Junction of S.V. Road &
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Mumbai 400058, INDIA

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LIMITED REVIEW REPORT

To the Board of Directors
Starteck Finance Limited

1. We have reviewed the accompanying statement of Consolidated Unaudited Financial Results of Starteck Finance Limited ("the Parent Company") and its subsidiaries (the Parent Company and its subsidiaries together referred to as "the Group") for the quarter and six months ended September 30th, 2026 (the "Statement") attached herewith, being submitted by the Parent Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing regulations').

2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. 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 ("ICAI"). A review of interim financial information consists of making inquiries, primarily of Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143 (10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. We have performed procedures in accordance with the circular issued by the Securities Exchange Board of India (SEBI) under regulation 33(8) of the Listing Regulations, to the extent applicable.

5. The Statement includes the results of the following entities:

   Parent Company:
   1) Starteck Finance Limited

   Subsidiaries:
   1) Chitta Finlease Private Limited
   2) Bhuwalka Steel Industries Limited



6. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable Indian Accounting Standard (IND AS) 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, read with Circulars issued from time to time including the manner in which it is to be disclosed, or that it contains any material misstatement.

7. We did not review the interim financial results of two subsidiaries included in the consolidated unaudited financial results, whose interim financial results (before consolidation adjustments) reflect total income of Rs. 66.93 Lakhs and Rs. 110.39 Lakhs, total net profit after tax of Rs. 16.13 lakhs and Rs. 36.66 lakhs and total comprehensive income of Rs. 16.13 lakhs and Rs. 36.66 lakhs, for the quarter and year to date period ended 30 September 2026, respectively, as considered in the Statement, whose interim financial results/interim financial information have not been reviewed by us. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of the other auditors.

   Our conclusion is not modified in respect of these matters with respect to our reliance on the work done by and the reports of the other auditors.

Other Matter:

The Statement includes comparative financial information of the Group for the quarter ended June 30th 2026, for the quarter and six months ended September 30th, 2025 and for the financial year ended March 31, 2026 which have been reviewed/audited by predecessor auditor whose reports dated August 11th, 2026, November 11, 2025 and May 13, 2026 respectively have expressed an unmodified conclusions/opinion on those financial results/statements.

For Bagaria & Co. LLP
Chartered Accountants
FRN - 113447W/W-100019



Vinay Somani
Partner
Membership No: 143503
UDIN: 26143503PBMUYP2791

Place: Mumbai
Date: 13th November, 2026