

Starreck Finance Limited

Date: 24th June 2025

National Stock Exchange of India Ltd

Exchange Plaza, Plot no. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai- 400 051

Symbol: STARTECK

Sub: Update/ Clarification on Machine Readable Form / Legible copy of Financial Results

Ref: NSE email dated 20th June, 2025

Dear Sir/Madam,

This is pursuant to your email dated 20th June, 2025, regarding the submission of financial results in a machine-readable and searchable form for the quarter and year ended 31st March, 2025.

With reference to the above, this is to inform you that the Company submitted the financial results for the quarter and year ended 31st March, 2025 within the due timeline. Now, we resubmit the financial results in Machine-Readable Form.

Yours sincerely,

For Starreck Finance Limited

Laukik Bhise

Company Secretary

(ACS No.: 25289)

Encl: a/a

Stardeck Finance Limited

SFL/SE/4/25-26

Date: 27th May 2025

National Stock Exchange of India Ltd

Exchange Plaza, Plot no. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400051

Symbol: STARTECK

BSE Limited

Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai - 400001

Scrip Code: 512381

Sub: Outcome of Board Meeting - Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) and SEBI Circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11 November, 2024, as amended (“SEBI Master Circular”)

Dear Sir/Madam,

This is in continuation to our intimation dated 20th May, 2025, we wish to inform you that Board of Directors at their meeting held today i.e. Tuesday, 27th May, 2025 has, *inter alia*, approved:

1. The Audited Financial Statements (Standalone and Consolidated) for the financial year ended 31st March, 2025 and the Audited Financial Results (Standalone and Consolidated) for the quarter and year ended 31st March, 2025, as recommended by the Audit Committee.

Pursuant to Regulation 33 of the Listing Regulations, we enclose herewith a copy of the Audited Financial Results (Standalone and Consolidated) for the quarter and year ended 31st March, 2025, along with the Auditor’s Report thereon.

We hereby declare that M/s. MKPS & Associates., Chartered Accountants (Firm Registration Number 302014E), Statutory Auditors of the Company have issued Audit Reports with unmodified (i.e. unqualified) opinion on the Audited Financial Statements (Standalone and Consolidated) for the year ended 31st March, 2025.

2. Recommended final dividend @ 2.5% i.e. Re. 0.25/- per equity share of the Face Value of Re. 10 each to the shareholders for the financial year ended 31st March, 2025. The dividend shall be subject to the approval of the shareholders at the ensuing Annual General Meeting (“AGM”). The Promoter and Promoter Group have waived their rights to receive Dividend.
3. As a yearly practice, once again approved enabling resolution for raising of funds for an overall limit of upto Rs. 1,500 Crores (Rupees One Thousand Five Hundred Crore Only) by various modes including QIP, FPO, ADR, GDR, rights issue, debt issue, preferential issue, FCCB etc. or any other method as given below:

Stardeck Finance Limited

- a. Non-Convertible Debt of upto Rs. 1,000 Crores (Rupees One Thousand Crores Only) by way of private placement in one or more tranches;
- b. Equity shares and/or any other securities convertible into equity shares of upto Rs. 500 Crores/- (Rupees Five Hundred Crores Only) in one or more tranches, subject to the approval of the shareholders;

The aforesaid is only an enabling resolution, hence no specific issue details can be mentioned.

4. Based on the recommendations of Audit Committee, appointment of Mr. Veeraraghavan N., Practicing Company Secretary (ACS No. 6911 and COP No. 4334) as the Secretarial Auditor of the Company for Audit period of five consecutive years commencing from FY 2025-26 till FY 2029-30, subject to approval of the shareholders of the Company at the ensuing Annual General Meeting. The brief profile is enclosed as Annexure A.
5. Based on the recommendations of Audit Committee, appointment of M/s Sandeep V. Chavan and Co., Chartered Accountant (Firm Registration No. 148937W), as the Internal Auditor of the Company for the Financial Year 2025-26. The brief profile is enclosed as Annexure A.

The meeting of the Board of Directors commenced at 06:45 p.m. and concluded at 07:30 p.m.

This is for your information and records.

Yours sincerely,

For Stardeck Finance Limited

Laukik
Suresh
Bhise

Digitally signed
by Laukik Suresh
Bhise
Date: 2025.05.27
21:06:03 +05'30'

Laukik Bhise

Company Secretary

(ACS No.: 25289)

Encl: Annexure A

Stardeck Finance Limited

Annexure A

Brief Profile of the Auditors

Secretarial Auditor:

Mr. Veeraraghavan N. (ACS No. 6911 and COP No. 4334), is an Associate member of the Institute of Company Secretaries of India and also holds Bachelor degree in Science and Law. He is in practise in the field of Company Law matters for more than two decades. He has adequate exposure in attending to other matters in the field of FEMA, Company Law Board, appearance before Regional Director, etc.

Internal Auditor:

M/s. Sandeep V. Chavan is a proprietorship firm with 12 years of practice and having experience in Statutory Audit, VAT, GST Audit, Income Tax and GST.

Independent Auditor's Report

To
The Board of Directors of
Stardeck Finance Limited

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying standalone financial results of **Stardeck Finance Limited** ('the Company') for the quarter and year ended 31st March, 2025, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, these standalone financial results:

- (i) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- (ii) give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter and year ended 31st March, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Standalone Financial Results* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the standalone financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Management's Responsibilities for the Standalone Financial Results

These standalone quarterly financial results have been prepared on the basis of the standalone annual financial statements. The Company's Board of Directors are responsible for the preparation of these standalone financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance

with Regulation 33 of the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial control system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

MKPS & ASSOCIATES LLP

- Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that individually or in aggregate makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work and (ii) to evaluate the effect of any identified misstatements in the standalone financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter:

The Standalone Financial Results include the results for the quarter ended March 31, 2025 being the balancing figure between audited figures in respect of full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

Our opinion is not modified in respect of the above matter.

For **M K P S and Associates LLP**
Chartered Accountants
Firm Registration No. – 302014E/W101061

V. S. Matta

CA Vasudev Sunderdas Matta
Partner

Membership No. 046953

UDIN: 25046953BME OXT2697

Place: Mumbai

Date: May 27, 2025



Independent Auditor's Report

To
The Board of Directors of
Stardeck Finance Limited

Report on the audit of the Consolidated Financial Results

Opinion

We have audited the accompanying consolidated financial results of **Stardeck Finance Limited** ('the Parent Company') and its 2 subsidiaries (referred to as "the Group") for the quarter and year ended March 31st, 2025, being submitted by the Parent Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of the other auditors on separate audited financial statements / financial results of the subsidiary(ies), the accompanying consolidated financial results:

- (i) include the financial results of following subsidiaries:
- Chitta Finlease Private Limited
 - Bhuwalka Steel Industries Limited
- (ii) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- (iii) give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter and year ended March 31st, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Results* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the consolidated financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence obtained by us and other auditors in terms of their report referred to in "Other matters" paragraph below is sufficient and appropriate to provide a basis for our audit opinion.



Management's Responsibilities for the Consolidated Financial Results

These Consolidated quarterly financial results have been prepared on the basis of the consolidated annual financial statements. The Parent Company's Board of Directors are responsible for the preparation of these consolidated financial results that give a true and fair view of the net profit and other comprehensive income and other financial information of the group in accordance with the applicable accounting standards prescribed under Section 133 of the Act, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

The respective Board of Directors of the entities included in the group responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial results, the Board of Directors of the entities included in the group are responsible for assessing the respective entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the entities included in the group are also responsible for overseeing the financial reporting process of the Group.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the consolidated financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial control system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the respective Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the respective entities ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial results, including the disclosures, and whether the consolidated financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/ information of the entities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the audit of the financial statements of such entities included in the consolidated financial statements of which we are independent auditors. For the other entities included in the consolidated financial statements, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

Materiality is the magnitude of misstatements in the consolidated financial statements that individually or in aggregate makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work and (ii) to evaluate the effect of any identified misstatements in the consolidated financial statements.

We communicate with those charged with governance of the Parent Company of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also 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.



Other Matters:

- We did not audit the financial statements of the subsidiaries included in the consolidated financial statements, whose financial statements reflect total assets of Rs. **2402.79 Lakhs** as at 31st March, 2025, total revenue of Rs. **53.76 Lakhs** and Rs. **321.18 Lakhs** and total comprehensive income / (loss) of Rs. **(133.96) Lakhs** and Rs. **37.69 Lakhs** for the quarter ended and year ended 31st March, 2025, respectively, as considered in the consolidated financial results. These financial results have been audited by other auditors whose reports have been furnished to us by the management and our opinion on the consolidated financial results, 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 and the procedures performed by us as stated under Auditor's Responsibilities section above.
- The consolidated financial results include the results for the quarter ended 31st March, 2025 being the balancing figure between audited figures in respect of full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

Our opinion is not modified in respect of these matters.

For **M K P S and Associates LLP**
Chartered Accountants
Firm Registration No. – 302014E/W101061

V. S. Matta

CA Vasudev Sunderdas Matta
Partner
Membership No. 046953
UDIN: 25046953B M I O X U 3146

Place: Mumbai
Date: May 27, 2025



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 Audited Financial Results for the Quarter and Year Ended 31st March, 2025

(₹ in lakh, except earnings per share data)

Sr. No.	Particulars	CONSOLIDATED					STANDALONE				
		Quarter Ended			Year Ended		Quarter Ended			Year Ended	
		31-Mar-2025	31-Dec-2024	31-Mar-2024 (Restated)^	31-Mar-2025	31-Mar-2024 (Restated)^	31-Mar-2025	31-Dec-2024	31-Mar-2024	31-Mar-2025	31-Mar-2024
		Audited	Unaudited	Audited	Audited	Audited	Audited	Unaudited	Audited	Audited	Audited
1	Income										
	(a) Revenue from Operations										
	(i) Interest Income	714.89	724.31	622.20	2,783.22	2,643.02	714.89	724.31	618.51	2,783.22	2,634.10
	(ii) Dividend Income	3.08	0.84	2.85	29.43	29.42	3.08	0.84	2.85	29.43	29.42
	(iii) Fees and Commission Income	131.27	150.98	467.99	458.44	1,060.50	84.01	42.05	126.75	150.82	126.75
	Total Revenue from Operations (a)	849.24	876.13	1,093.04	3,271.09	3,732.94	801.98	767.20	748.11	2,963.47	2,790.27
	(b) Other Income	151.54	72.57	33.10	376.92	43.47	145.04	67.33	33.10	363.36	43.47
	Total Income(a+b)	1,000.78	948.70	1,126.14	3,648.01	3,776.41	947.02	834.53	781.21	3,326.83	2,833.74
2	Expenses										
	(i) Finance Cost	531.86	497.93	303.34	1,899.60	1,164.10	531.86	497.93	303.34	1,899.60	1,164.08
	(ii) Depreciation and Amortisation	13.71	13.70	12.11	54.82	53.68	0.30	0.30	0.07	1.21	0.07
	(iii) Employee Benefit Expenses	18.09	19.85	21.20	81.13	50.20	18.09	19.85	21.20	81.13	50.20
	(iv) Provisions, Contingencies and Bad Debt write offs	-	16.19	88.38	70.48	150.60	-	16.19	88.38	70.48	150.60
	(v) Other Expenses	68.12	81.31	291.90	242.82	479.56	36.82	39.25	48.21	156.96	159.76
	Total Expenses	631.78	628.98	716.93	2,348.85	1,898.14	587.07	573.52	461.20	2,209.38	1,524.71
3	Profit / (Loss) before exceptional and extraordinary items and tax (1-2)	369.00	319.72	409.21	1,299.16	1,878.27	359.95	261.01	320.01	1,117.45	1,309.03
4	Exceptional items	143.02	-	-	143.02	-	-	-	-	-	-
5	Profit / (Loss) before extraordinary items and tax (3-4)	225.98	319.72	409.21	1,156.14	1,878.27	359.95	261.01	320.01	1,117.45	1,309.03
6	Extraordinary items	-	-	-	-	-	-	-	-	-	-
7	Profit / (Loss) before tax (5-6)	225.98	319.72	409.21	1,156.14	1,878.27	359.95	261.01	320.01	1,117.45	1,309.03
8	Tax Expenses										
	Current tax	18.93	44.72	59.76	125.89	270.61	18.93	44.72	56.83	125.89	270.61
	Deferred tax	20.66	(92.45)	-	(62.02)	-	20.66	(92.45)	-	(62.02)	-
	Short / (excess) taxation of earlier years	45.50	4.34	-	49.85	-	45.50	4.34	-	49.85	-
9	Profit / (Loss) for the period from continuing operations (7-8)	140.89	363.11	349.45	1,042.42	1,607.66	274.86	304.40	263.18	1,003.73	1,038.42
10	Profit / (Loss) from discontinuing operations	-	-	-	-	-	-	-	-	-	-



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 Audited Financial Results for the Quarter and Year Ended 31st March, 2025

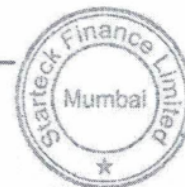
(₹ in lakh, except earnings per share data)

Sr. No.	Particulars	CONSOLIDATED					STANDALONE				
		Quarter Ended			Year Ended		Quarter Ended			Year Ended	
		31-Mar-2025	31-Dec-2024	31-Mar-2024 (Restated)^	31-Mar-2025	31-Mar-2024 (Restated)^	31-Mar-2025	31-Dec-2024	31-Mar-2024	31-Mar-2025	31-Mar-2024
		Audited	Unaudited	Audited	Audited	Audited	Audited	Unaudited	Audited	Audited	Audited
11	Tax expense of discontinuing operations	-	-	-	-	-	-	-	-	-	
12	Profit / (Loss) for the period from discontinuing operations (10-11)	-	-	-	-	-	-	-	-	-	
13	Profit / (Loss) for the period (9+12)	140.89	363.11	349.45	1,042.42	1,607.66	274.86	304.40	263.18	1,038.42	
14	Minority interest and share of profit / (loss) of associates	-	-	-	-	-	-	-	-	-	
15	Net Profit / (Loss) after taxes, minority interest and share of profit / (loss) of associates (13 +/- 14)	140.89	363.11	349.45	1,042.42	1,607.66	274.86	304.40	263.18	1,038.42	
16	Other Comprehensive Income/(Loss)										
	(a) Items that will not be reclassified to profit & loss										
	Fair Value Gain/(Loss) of investment held through OCI	143.81	716.19	952.78	2,417.19	858.05	143.81	716.19	952.78	2,417.19	
	(b) Income tax relating to items that will not be classified to profit & loss	20.56	635.54	-	656.10	-	20.56	635.54	-	656.10	
	(c) Items that will be reclassified to profit & loss	-	-	-	-	-	-	-	-	-	
	(d) Income Tax relating to items that will be profit & loss	-	-	-	-	-	-	-	-	-	
	Total Other Comprehensive Income/(Loss) for the period	123.25	80.65	952.78	1,761.09	858.05	123.25	80.65	952.78	1,761.09	
17	Total Comprehensive Income/(Loss) (15+/-16) for the period	264.14	443.76	1,302.23	2,803.51	2,465.71	398.11	385.05	1,215.96	2,764.82	
18	Net profit attributable to										
	Owner of parents	140.89	363.11	349.45	1,042.42	1,607.66	274.86	304.40	263.18	1,038.42	
	Non-controlling interest	-	-	-	-	-	-	-	-	-	
19	Other Comprehensive Income/(Loss) for the period attributable to										
	Owner of parents	123.25	80.65	952.78	1,761.09	858.05	123.25	80.65	952.78	1,761.09	
	Non-controlling interest	-	-	-	-	-	-	-	-	-	
20	Total Comprehensive Income/(Loss) for the period attributable to										
	Owner of parents	264.14	443.76	1,302.23	2,803.51	2,465.71	398.11	385.05	1,215.96	2,764.82	
	Non-controlling interest	-	-	-	-	-	-	-	-	-	
21	Paid-up equity share capital (Face value Rs.10/-)	991.03	991.03	991.03	991.03	991.03	991.03	991.03	991.03	991.03	
22	Earnings per share (of Rs. 10/- each) (not annualised):										
	(a) Basic (Rs.)	1.42	3.66	3.53	10.52	16.22	2.77	3.07	2.66	10.13	
	(b) Diluted (Rs.)	1.42	3.66	3.53	10.52	16.22	2.77	3.07	2.66	10.13	

^ Refer note no. 5



S. S. Dole



Notes:

- 1 The above financial results (Standalone and Consolidated) have been prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standard) Rules, 2015, as amended, and other accounting principles generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 2 The above audited financial results (Standalone and Consolidated) for the quarter and financial year ended 31st March, 2025 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meetings held on 27th May, 2025. The Statutory Auditors of the Company have expressed an unmodified opinion on the above audited financial results (Standalone and Consolidated) for the quarter and financial year ended 31st March, 2025.
- 3 The Company operates under single activity, hence there are no reportable segments, as per Ind AS 108 dealing with Operating Segment.
- 4 The Board of Directors at its meeting held on 27th May, 2025 has recommended final dividend @ 2.5 % of ₹ 0.25 per equity share of ₹ 10 each fully paid up to the shareholders for the financial year ended 31st March, 2025. The dividend shall be subject to the approval of the shareholders at the ensuing Annual General Meeting. The Promoter and Promoter Group have waived the rights to receive dividend.
- 5 In case of wholly owned subsidiary being Chitta Finlease Private Limited, during the financial year 2024-25, it was identified that freehold land was inadvertently classified and treated as leasehold land in prior periods. Consequently, amortization was charged on this freehold land, which is not subject to amortization as per applicable Indian Accounting Standards and Company policies. The same has been rectified retrospectively in accordance with Ind AS 8 – Accounting Policies, Changes in Accounting Estimates, and Errors. The impact of this rectification is as follows:

Particular	Quarter ended 31-Mar-2024	Year ended 31-Mar-2024
Previously reported profit for the period/year	404.92	1,861.09
Other Expenses (Amortization of Freehold Land)	4.29	17.18
Restated profit for the period/year	409.21	1,878.27

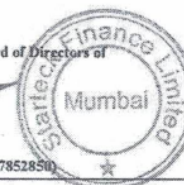
- 6 Figures pertaining to previous periods/year have been regrouped/reclassified wherever found necessary to conform to current period's/year's presentation.

Place: Mumbai
Date: 27th May, 2025

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

Amit Pitale

Whole Time Director (DIN: 07852850)



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 31st March, 2025

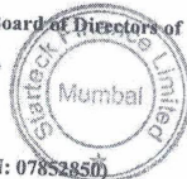
(₹ in lakhs)

Particulars	Consolidated		Standalone	
	As at 31st March, 2025	As at 31st March 2024	As at 31st March, 2025	As at 31st March 2024
	Audited	Audited	Audited	Audited
ASSETS				
Financial assets				
(a) Cash and cash equivalents	33.84	246.08	10.16	31.04
(b) Bank balances other than (a) above	15.63	577.98	15.63	449.01
(c) Receivables				
- Other Receivables	430.56	390.59	420.59	348.78
(d) Loans	19,526.45	18,021.24	26,179.17	22,920.26
(e) Investments	19,595.59	13,053.12	19,620.50	13,079.04
(f) Other Financial Assets	1.50	3.50	1.50	3.50
Non Financial assets				
(a) Current Tax Assets	139.07	358.69	59.43	292.16
(b) Deferred Tax Assets	62.02	-	62.02	-
(c) Investment Property	1,634.51	1,405.70	-	-
(d) Other Non Financial Assets	7.84	16.29	3.66	15.04
(e) Property, Plant & Equipment	657.18	712.50	6.38	7.59
(f) Goodwill on Consolidation	9,400.00	9,400.00	-	-
Total Assets	51,504.19	44,185.69	46,379.04	37,146.42
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	8.49	39.14	3.41	22.60
(b) Borrowings	22,691.68	20,181.11	22,663.51	16,913.74
(c) Other Financial Liabilities	2,748.63	1,995.08	986.04	752.91
Non Financial Liabilities				
(a) Provisions	474.18	497.27	474.18	497.27
(b) Other Non Financial Liabilities	1,487.87	863.99	170.83	86.30
(c) Current Tax Liabilities	1.85	206.69	-	206.69
(d) Deferred Tax Liabilities	656.10	-	656.10	-
Equity				
(a) Equity Share Capital	991.03	991.03	991.03	991.03
(b) Other Equity	22,444.36	19,411.39	20,433.94	17,675.88
Total Equity and Liabilities	51,504.19	44,185.69	46,379.04	37,146.42

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

Amit Pitale

Whole Time Director (DIN: 07852850)



Place: Mumbai
 Date : 27th May, 2025



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 Cash Flow

(₹ in lakhs)

Particulars	Consolidated		Standalone	
	Year ended 31st March 2025	Year ended 31st March 2024	Year ended 31st March 2025	Year ended 31st March 2024
	Audited	Audited	Audited	Audited
Cash Flow from Operating Activities				
Profit before tax as per Statement of Profit and Loss	1,156.15	1,861.09	1,117.45	1,309.04
Adjusted for:				
Net Gain/Loss on Fair Value of Financial Instruments				
Gain/ Loss on sale of Investment	349.93	(54.45)	349.93	8.45
Depreciation, amortization and impairment	54.82	53.61	1.21	0.07
Provision for Impairment of Assets	-	-	1.00	-
Interest on IT Refund	-	(10.37)	-	(10.37)
CSR Provision	25.13	39.69	24.12	-
Dividend Income	(29.43)	(29.42)	(29.43)	(29.42)
Land Amortization	7.40	24.58	-	-
Provisions, Contingencies and Bad Debt write offs	70.48	150.60	70.48	150.60
Operating Profit before Working Capital Changes	1,634.49	2,035.33	1,534.77	1,428.37
(Increase)/Decrease in Financial Asset	(37.97)	1,002.51	(69.81)	470.38
(Increase)/Decrease in Non Financial Asset	166.05	(276.43)	(24.60)	217.10
Increase/(Decrease) in Financial Liabilities	722.90	126.94	213.93	128.91
Increase/(Decrease) in Non Financial Liabilities	1,026.92	1,037.05	622.93	334.45
Cash Generated from Operations	3,512.39	3,925.40	2,277.23	2,579.21
Less: Income Tax Paid	769.82	270.61	113.72	270.61
Net Cash from / (used in) Operating Activities (A)	2,742.57	3,654.79	2,163.51	2,308.60
Cash Flow from Investing Activities				
Interest on IT Refund	-	10.37	-	10.37
Dividend Income	29.43	29.42	29.43	29.42
Purchase of Fixed Assets	-	7.66	-	7.66
Proceeds from Sale of Investment	141.22	(70.60)	141.72	-
FDR	562.35	-	433.39	(23.22)
Purchase of Investment	(4,615.93)	(5,804.70)	(5,273.03)	(5,804.70)
Net Cash from / (used in) Investing Activities (B)	(3,882.94)	(5,827.85)	(4,668.50)	(5,780.47)
Cash Flow from Financing Activities				
Borrowings	2,510.57	2,116.98	5,749.77	4,615.09
Dividend Paid	(6.75)	(7.01)	(6.75)	(7.01)
CSR Paid	-	(7.50)	-	(7.50)
Loan Repaid	(1,575.69)	283.24	(3,258.91)	(1,109.84)
Net Cash from / (used in) Financing Activities (C)	928.13	2,385.71	2,484.11	3,490.74
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	(212.24)	212.66	(20.88)	18.86
Cash and Cash Equivalents - Opening Balance	246.08	33.42	31.04	12.18
Cash and Cash Equivalents - Closing Balance	33.84	246.08	10.16	31.04

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

Amit Pitale

Whole Time Director (DIN: 07852850)



Place: Mumbai

Date : 27th May, 2025

