# Indus Finance Limited

CIN No: L65191TN1992PLC022317
Registered Office: Kothari Buildings, 4th Floor, 114, Mahatma Gandhi Salai, Nungambakkam, Chennai Tamil Nadu 600034 INDIA
Website: www.indusfinance.in; Email: contact@indusfinance.in

## STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE PERIOD ENDED 30th SEPTEMBER 2026

Amount in Lakhs

| Sl No | Particulars | Quarter ended 30.09.2026 Unaudited | Quarter ended 30.06.2026 Unaudited | Quarter ended 30.09.2025 Unaudited | Half Year Ended 30.09.2026 Unaudited | Half Year Ended 30.09.2025 Unaudited | Year Ended 31.03.2026 Audited |
|---|---|---|---|---|---|---|---|
| **1** | **Income from Operations** | | | | | | |
| | (a) Interest Income | 127.56 | 147.01 | 104.00 | 274.57 | 213.12 | 400.02 |
| | (b) Dividend Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.40 |
| | (c) Bad Debts Recovered | 0.00 | 0.00 | 0.10 | 0.00 | 0.10 | 0.10 |
| | (d) Net Gain on Fair Value Changes | 0.00 | 3.44 | 1.08 | 0.00 | 3.86 | 46.05 |
| | (e) Insurance Bonus | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | (f) Profit on Sale of Investments | 0.00 | 4.34 | 0.00 | 4.34 | 0.00 | 2.91 |
| | (g) Other Income | 0.10 | 0.00 | 0.00 | 0.10 | 0.00 | 486.56 |
| | **Total Income** | **127.65** | **154.79** | **105.18** | **279.00** | **217.08** | **936.05** |
| **2** | **Expenses** | | | | | | |
| | (a) Finance Costs | 25.79 | 31.44 | 46.96 | 57.23 | 93.83 | 287.59 |
| | (b) Fees and Commission Expense | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | (c) Net Loss on Fair Value Changes | 18.10 | 0.00 | 0.00 | 14.66 | 0.00 | 0.00 |
| | (d) Net Loss on Derecognition of Financial Instruments under Amortised Cost Category | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | (e) Employee Benefits | 37.27 | 18.17 | 20.90 | 55.44 | 38.66 | 112.83 |
| | (f) Depreciation and amortisation expense | 1.12 | 1.14 | 1.10 | 2.26 | 2.21 | 4.62 |
| | (g) Other expenses | 24.37 | 16.67 | 15.84 | 41.04 | 32.59 | 67.85 |
| | (h) Bad Debts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 171.47 |
| | **Total Expenses** | **106.65** | **67.41** | **84.81** | **170.63** | **167.28** | **644.35** |
| **3** | **Profit before exceptional item and tax (1-2)** | **21.00** | **87.38** | **20.37** | **108.37** | **49.80** | **291.69** |
| **4** | **Exceptional and Extraordinary item** | **12.03** | **12.01** | **12.02** | **24.04** | **24.04** | **48.06** |
| **5** | **Profit before tax (3-4)** | **8.97** | **75.37** | **8.35** | **84.33** | **25.76** | **243.62** |
| **6** | **Tax expense** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **43.00** |
| **7** | **Net profit for the period from continuing operations (5-6)** | **8.97** | **75.37** | **8.35** | **84.33** | **25.76** | **200.62** |
| 8 | Profit / (Loss) from discontinued operations | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9 | Tax expense from discontinued operations | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **10** | **Profit / (Loss) from discontinued operations (After Tax)** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| **11** | **Profit / (Loss) for the period (7+8)** | **8.97** | **75.37** | **8.35** | **84.33** | **25.76** | **200.62** |
| **12** | **Other comprehensive income, net of income tax** | | | | | | |
| | (a)(i) Items that will not be reclassified to profit or Loss - Remeasurement of Investment in Shares | -4.03 | 49.51 | -96.59 | 45.48 | -3.06 | -218.95 |
| | (a)(ii) Income Tax relating to items that will not be reclassified to profit or Loss | 1.05 | -12.87 | 25.11 | -11.82 | 0.80 | 56.93 |
| | **Subtotal (A)** | **-2.98** | **36.64** | **-71.48** | **33.66** | **-2.27** | **-162.03** |
| | (b)(i) Items that will be reclassified to profit or Loss | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | (b)(ii) Income Tax relating to items that will not be reclassified to profit or Loss | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | **Subtotal (B)** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| | **Other comprehensive income (A+B)** | **-2.98** | **36.64** | **-71.48** | **33.66** | **-2.27** | **-162.03** |
| | **Total Comprehensive Income for the period (11+12)** | **5.99** | **112.00** | **-63.13** | **118.00** | **23.50** | **38.59** |
| **13** | **Earning per equity share (for continuing operation)** | | | | | | |
| | - Basic | 0.10 | 0.81 | 0.09 | 0.91 | 0.28 | 2.16 |
| | - Diluted | 0.10 | 0.81 | 0.09 | 0.91 | 0.28 | 2.16 |

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## Balance Sheet as at September 30, 2026

(All amounts are in lakhs of Indian Rupees, unless otherwise stated)

| Particulars | As at September 30, 2026 | As at March 31, 2026 |
|---|---|---|
| **ASSETS** | | |
| **Financial Assets** | | |
| Cash and cash equivalents | 76.21 | 11.36 |
| Loans | 3,189.30 | 2,492.96 |
| Investments | 62.07 | 195.59 |
| Other Financial assets | 25.56 | 129.43 |
| | | |
| **Total Financial Assets** | **3,353.14** | **2,829.34** |
| | | |
| **Non-Financial Assets** | | |
| Deferred tax Assets (Net) | 56.74 | 68.57 |
| Property, Plant and Equipment | 8.97 | 11.23 |
| Other non-financial assets | 505.64 | 540.61 |
| | | |
| **Total Non-Financial Assets** | **571.34** | **620.41** |
| | | |
| **Total Assets** | **3,924.50** | **3,449.74** |
| | | |
| LIABILITIES AND EQUITY | | |
| **Financial Liabilities** | | |
| **Borrowings (Other than Debt Securities)** | **1,574.97** | **1,107.24** |
| Other financial liabilities | 21.74 | 18.13 |
| | | |
| **Total Financial Liabilities** | **1,596.71** | **1,125.37** |
| | | |
| **Non-Financial Liabilities** | | |
| Deferred tax liabilities (Net) | - | - |
| Current tax liabilities (Net) | - | 27.23 |
| | | |
| **Total Non-Financial Liabilities** | **-** | **27.23** |
| **Total Liabilities** | **1,596.71** | **1,152.60** |
| | | |
| **EQUITY** | | |
| Equity Share capital | 925.83 | 925.83 |
| Other Equity | 1,401.97 | 1,371.31 |
| | | |
| **Total Equity** | **2,327.80** | **2,297.14** |
| | | |
| **Total Liabilities and Equity** | **3,924.50** | **3,449.74** |

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## Statement of Cash Flows for the Year Ended September 30, 2026

(All amounts are in lakhs of Indian Rupees, unless otherwise stated)

| Particulars | For the year ended September 30, 2026 | For the year ended March 31, 2026 |
|---|---|---|
| **CASH FLOW FROM OPERATING ACTIVITIES** | | |
| **Net Profit before Taxation** | **84.33** | **243.62** |
| **Add / Less : Non cash & Non-operating items** | | |
| Depreciation and amortisation expense | 2.26 | 4.62 |
| Interest Paid | 57.23 | 287.59 |
| Bad debts | - | 171.47 |
| Deferred Depreciation | 24.04 | 48.06 |
| (Profit) / Loss on Sale of Investments | (4.34) | (476.83) |
| Net gain / loss in fair value of derivative financial instruments | 14.66 | (46.05) |
| | | |
| **Operating profit before working capital changes** | **178.18** | **232.48** |
| **Change in operating assets and liabilities** | | |
| Loans | 696.34 | (422.82) |
| Other financial assets | (103.87) | 47.69 |
| Other financial liabilities | (3.61) | (10.14) |
| Other non-financial assets | (59.01) | (120.37) |
| | | |
| **Cash used in operations** | **708.03** | **(273.16)** |
| Income taxes paid (net of refunds) | - | (19.26) |
| **NET CASH USED IN OPERATING ACTIVITIES (A)** | **708.03** | **(253.90)** |
| | | |
| **CASH FLOW FROM INVESTING ACTIVITIES** | | |
| Purchase of property, plant and equipment and intangible assets | - | 0.63 |
| (Increase) / decrease in Financial Assets Investments | (173.78) | (996.66) |
| | | |
| **NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES [B]** | **(173.78)** | **(996.04)** |
| | | |
| **CASH FLOW FROM FINANCING ACTIVITIES** | | |
| Repayment / (Proceeds) from borrowings (other than debt securities) | (524.96) | 1,207.41 |
| Dividend Paid | 55.55 | 46.29 |
| | | |
| **NET CASH GENERATED FROM / (USED IN) FINANCING ACTIVITIES [C]** | **(469.41)** | **1,253.70** |
| | | |
| **Net decrease in cash and cash equivalents (A+B+C)** | **64.84** | **3.76** |
| **Cash and cash equivalents at the beginning of the financial year** | **11.36** | **7.59** |
| **Cash and cash equivalents at end of the year** | **76.20** | **11.36** |

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**Notes:**

- The above quarterly result for the period ended 30th September 2026 as reviewed by the Audit committee, has been approved by the Board of Directors at its meeting held on 14th October, 2026.

- The above Financial Results for the quarter ended 30th September 2026 are prepared in accordance with the Indian Accounting Standards ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

- The Statutory auditors have carried out the limited review of the results for the quarter ended 30th September 2026.

- The Company operates only in one segment and figures for the previous period have been regrouped, wherever necessary, to conform to the current period classification.

**For Indus Finance Limited**

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**Bala Venckat Kutti**

**Chairman**

**(DIN: 00765036)**

**Date: 14-10-2026**

**Place: Chennai**

**Limited Review Report on the Unaudited Standalone Financial Results for the quarter ended September 30, 2026 and year to date results of Indus Finance Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**To the Board of Directors of Indus Finance Limited**

1. We have reviewed the accompanying statement of unaudited standalone financial results ('the Statement') of Indus Finance Limited ('the company') for the quarter ended September 30, 2026. 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 review.

2. 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 provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

3. 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, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For B N Misra & Co**
Chartered Accountants
Firm Reg No: 321095E

B.N. MISRA & CO. CHENNAI Chartered Accountants

**CA V Natarajan**
Partner
Membership No.: 204900
**UDIN:** 26204900NXDYZC3887

Place: Chennai
Date: 14-10-2026