



India Finsec Limited

(L65923DL1994PLC060827)

To
The Manager-Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400001.

Date: 16.10.2025

Scrip Code: 535667 Scrip Id: IFINSEC.

Sub: Outcome under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Para A of Part A of Schedule III of the said Regulations.

Dear Sir/Madam,

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements), 2015, we wish to inform you that the Board of Directors of the Company at its meeting held today i.e. Thursday, 16th October, 2025, has inter-alia considered and approved the following business(s):

1. The Un-Audited Standalone & Consolidated Financial Results of the Company for the Quarter and half year ended on 30th September, 2025, together with Limited Review Reports of the Statutory Auditors.

In compliance with the provisions of the Regulation 33(3)(d) of the Listing Regulations read with Clause 4.1 the SEBI 's Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016, we hereby declare that the Statutory Auditors - M/s Ajay Rattan & Co., Chartered Accountants, have issued the Limited Review Reports with unmodified opinion on the Un-Audited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended 30th September, 2025.

Further the above said Board Meeting commenced at 01.00 P.M. and Concluded at 10:50 P.M.

You are requested to kindly take this information on your records.

This is for your kind information and record please.

Thanking You,

For India Finsec Limited

Rahul
Company Secretary
Place: New Delhi
ENCL: As above



INDEPENDENT AUDITOR'S REVIEW REPORT ON STANDALONE UNAUDITED QUARTERLY FINANCIAL RESULTS AND YEAR TO DATE FINANCIAL RESULTS OF INDIA FINSEC LTD UNDER REGULATION 33 OF SEBI (LISTING OBLIGATION AND DISCLOSURES REQUIREMENTS) REGULATION, 2015 AS AMENDED.

To Board of Directors
India Finsec Limited
D-16, First Floor, above ICICI Bank
Prashant Vihar, Sector 14, Rohini,
New Delhi, Delhi-110085
(CIN:L65923DL1994PLC060827)

1. We have reviewed the accompanying statement of unaudited standalone financial results of M/s India Finsec Limited (the "Company") for the quarter ended on 30 September 2025 and year to date results for the period from 1 April, 2025 to 30 September, 2025 (the 'Statement').

2. This 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", prescribed under section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India (RBI) from time to time (RBI Guidelines) and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended from time to time (the 'Listing Regulations'). Our responsibility is to express a conclusion on the statements 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the 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.

4. 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 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 Listing Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters

Our Opinion is not modified in respect of above matter.

For Ajay Rattan & Co.,
Chartered Accountants,
Firm Registration No. 012063N

**VARUN
GARG**

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VARUN GARG
Date: 2025.10.16
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CA. Varun Garg
Partner

Membership No. 523588
UDIN: 25523588BMJMPX8090

Place: New Delhi
Date: October 16, 2025



STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF-YEAR ENDED 30TH SEPTEMBER, 2025
(Rs in Lakhs)

Particulars	Three Months Period Ended			Six Months Period Ended		Year Ended
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I Income						
(a) Revenue From Operations:						
Interest Income	-	-	6.70	-	9.42	18.04
Dividend Income	-	-	-	-	-	-
fee and commission income	0.88	0.88	3.50	1.75	8.50	8.50
Income from shares and securities	-	-	-	-	-	-
Other operating income	-	-	-	-	-	-
Total revenue from operation	0.88	0.88	10.20	1.75	17.92	26.54
(b) Other Income	-	-	0.10	-	51.30	51.33
Total Income (a+b)	0.88	0.88	10.30	1.75	69.22	77.87
II EXPENSES						
Impairment of financial asset	-	-	(0.07)	-	-	-
Changes in inventories of finished goods, WIP and stock-in-trade	-	-	-	-	-	-
Employee benefits expenses	5.35	5.50	5.28	10.84	9.53	25.23
Finance costs	-	-	6.16	-	6.47	8.85
Depreciation and amortisation expenses	0.13	0.13	0.23	0.26	0.40	0.78
Other expenses	1.60	5.95	18.62	7.56	21.85	36.74
Total expenses	7.08	11.58	30.21	18.66	38.25	71.60
III Profit/(loss) before tax (V-VI)	(6.20)	(10.70)	(19.91)	(16.91)	30.98	6.27
IV Tax expense:						
(1) Current tax	-	-	(4.97)	-	7.80	1.39
(2) Deferred tax	(1.70)	(2.65)	0.05	(4.35)	0.12	0.22
(3) Tax expense for earlier years	-	-	-	-	-	4.55
Total Tax Expense	(1.70)	(2.66)	(4.92)	-	7.92	6.16
V Profit (Loss) after tax	(4.50)	(8.05)	(14.99)	(12.56)	23.06	0.12
VI Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
0	-	-	-	-	-	-
VII Total Comprehensive Income for the period (XIII+XIV)(Comprising Profit (Loss) and Other Comprehensive Income for the period)	(4.50)	(8.05)	(14.99)	(12.56)	23.06	0.12
VIII Paid up equity share capital (Face value Rs. 10/- per share)	2,919.17	2,919.17	2,494.17	2,919.17	2,494.17	2,919.17
IX Reserves excluding Revaluation Reserves as per Balance Sheet of previous accounting year	-	-	-	-	-	4,943.59
X Earnings per equity share (for continuing operation):						
(1) Basic	(0.02)	(0.03)	(0.06)	(0.04)	0.09	0.00
(2) Diluted	(0.02)	(0.03)	(0.06)	(0.04)	0.09	0.00
XI Analytical Ratios						
(1) Debt Equity Ratio	NA	-	0.06	-	0.03	-
(2) Total Debt to Total Asset	NA	-	0.05	-	0.03	-
(3) Debt Service coverage ratio	NA	-	NA	-	NA	-
(4) Interest service coverage ratio	NA	-	NA	-	NA	-
(5) Net profit margin ratio	(5.14)	-	(1.47)	-	1.29	0.44
See accompanying notes to the financial results						

Notes:

- (1) These results have been prepared in accordance with the Indian Accounting Standard (referred to as "Ind AS") 34 - Interim Financial Reporting prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time.
- (2) The above unaudited financial results for the quarter and half year ended on 30th September, 2025 have been reviewed by the Audit Committee and then approved by the Board of Directors at their meeting held on 16 October, 2025.
- (3) The statutory auditors have carried out limited review of the above results for the quarter ended 30th June, 2025. However, the management has exercised necessary due diligence to ensure that the financial results provided true and fair view of its affairs.
- (4) Figures for the previous period have been regrouped wherever considered necessary so as to confirm to the classification of the current period.

For and on behalf of board of directors of
INDIA FINSEC LIMITED

Gopal Bansal
Managing Director
DIN: 01246420

Date: 16-10-2025
Place: New Delhi

D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector - 14,
Rohini, New Delhi - 110085

Tel : 011-47096097 • e-mail id : indiafinsec@gmail.com • Website : www.indiafinsec.com



**UNAUDITED STATEMENT OF STANDALONE ASSETS AND LIABILITIES FOR THE HALF YEAR
ENDED 30TH SEPTEMBER, 2025**

(Rs in Lakhs)

PARTICULARS	As at (Current Half Year End) 30/09/2025	As at (Previous Year End) 31/03/2025
ASSETS		
Financial Assets		
Cash & Cash Equivalents	57.19	72.96
Trade Receivables	-	-
Loans	-	-
Investments	7,756.88	7,756.88
Other Financial Assets	0.00	4.80
Non-Financial Assets		
Current Tax Assets (Net)	30.19	30.19
Deferred Tax Assets (Net)	5.89	1.54
Propert, Plant & Equipment	2.66	2.91
Other Non Financial Assets	1.11	0.73
Total Assets	7,853.92	7,870.02
EQUITY AND LIABILITIES		
Financial Liabilities		
Borrowings	-	-
Other Financial Liabilities	3.56	6.57
Non- Financial Liabilities		
Deferred Tax Liability (Net)	-	-
Other Non-Financial Liabilities	0.16	0.69
Equity		
Equity Share Capital	2,919.17	2,919.17
Other Equity	4,931.03	4,943.59
Total Equity and Liabilities	7,853.92	7,870.02

For and on behalf of board of directors of
INDIA FINSEC LIMITED

Gopal Bansal
Managing Director
DIN: 01246420

Date: 16-10-2025
Place: New Delhi



UNAUDITED STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER 2025

	For the half year ended 30th September 2025	For the half year ended 30th September 2024
CASH FLOW FROM OPERATING ACTIVITIES		
Net profit/ (loss) before tax and after exceptional items	(16.91)	30.98
Adjustments for non- cash/ other items: -		
Interest received	-	(9.42)
Finanace cost	-	6.47
Impairment of financial instruments	-	(0.10)
Depreciation on property, plant & equipment	0.26	0.40
Dividend received		
Operating Profit before working capital changes	(16.66)	28.32
Working capital adjustments: - (Increase)/		
decrease in trade receivable	-	-
(Increase)/ decrease in other financial assets	4.80	-
(Increase)/ decrease in other non financial assets	(0.38)	192.38
(Increase)/ decrease in loans	-	(388.80)
Increase/ (decrease) in other financial liabilities	(3.01)	(20.45)
Increase/ (decrease) in trade payables	-	0.01
Increase/ (decrease) in other Non financial liabilities	(0.53)	4.89
Cash generated from operations	(15.77)	(183.63)
Direct taxes paid		11.40
Net cash flow from operating activities (A)	(15.77)	(195.03)
CASH FLOW FROM INVESTING ACTIVITIES		
Sale/ (Purchase) of property, plant & equipment		(0.88)
Sale/ (Purchase) of investments	-	-
Interest received	-	9.42
Dividend Income		-
Net cash flow from investing activities (B)	-	8.54
CASH FLOW FROM FINANCING ACTIVITIES		
Interest on borrowing	-	(6.47)
Net proceeds from borrowings	-	172.00
Net cash flow from financing activities (C)	-	165.53
Net cash flow during the year (A + B + C)	(15.77)	(20.96)
Add: Opening cash and cash equivalents	72.96	37.84
Closing cash and cash equivalents	57.19	16.88
Components of cash and cash equivalents		
Cash in hand	56.85	4.94
Balances with banks	0.34	
in current accounts		11.94
Total cash and cash equivalents	57.19	16.88

**For and on behalf of board of directors of
INDIA FINSEC LIMITED**

Gopal Bansal
Managing Director
DIN: 01246420

Date: 16-10-2025
Place: New Delhi



INDEPENDENT AUDITOR'S REVIEW REPORT ON CONSOLIDATED UNAUDITED QUARTERLY FINANCIAL RESULTS AND YEAR TO DATE FINANCIAL RESULTS OF INDIA FINSEC LTD UNDER REGULATION 33 OF SEBI (LISTING OBLIGATION AND DISCLOSURES REQUIREMENTS) REGULATION, 2015 AS AMENDED.

**To Board of Directors
India Finsec Limited
D-16, First Floor, above ICICI Bank
Prashant Vihar, Sector 14, Rohini,
New Delhi, Delhi-110085
(CIN: L65923DL1994PLC060827)**

1. We have reviewed the accompanying statement of Consolidated unaudited financial results of M/s India Finsec Limited (the "Company") and its subsidiary Company for the quarter ended on 30 September, 2025 and year to date results for the period from 1 April, 2025 to 30 September, 2025 (the 'Statement') being submitted by the Company pursuant to the requirement of regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. This 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", prescribed under section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India (RBI) from time to time (RBI Guidelines) and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended from time to time (the 'Listing Regulations'). Our responsibility is to express conclusion on the statements 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the 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.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the result of the Subsidiary Company:

i.e., IFL Finance Limited (Formerly known as IFL Housing Finance Limited)

5. 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 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 Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



Other Matter

1. The statement includes unaudited financial results and other unaudited financial information in respect of one subsidiary whose financial results and other financial information reflect Total Assets of Rs. 42,875.85 lakhs as at September 30, 2025 and the total income of Rs 3,914.31 lakhs and total net profit after tax Rs 1102.21 lakhs for the period from 01 April, 2025 to 30 September, 2025 respectively, as considered in the consolidated unaudited financial results. The unaudited financial results and other unaudited financial information have been approved and furnished to us by the Management and reviewed by us. Our conclusion, in so far as it relates to the affairs of the subsidiary, is based solely on unaudited financial results and other unaudited financial information.

Our Opinion is not modified in respect of above matter.

For Ajay Rattan & Co.,
Chartered Accountants,
Firm Registration No. 012063N

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CA. Varun Garg
Partner
Membership No. 523588
UDIN: 25523588BMJMPW4628

Place: New Delhi
Date: October, 16, 2025



STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2025

(Rs in Lakhs)

Particulars	Three Months Period Ended			Six Months Period Ended		Year Ended	
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
I	Income						
(a)	Revenue From Operations:						
	Interest Income	1,935.81	1,759.04	1,731.21	3,694.85	3,317.10	6,854.77
	Dividend	-	-	-	-	-	-
	Fee and commission income	81.31	71.75	59.53	153.06	120.22	213.15
	Income from shares and securities	-	-	-	-	-	-
	Net gain on fair value changes	0.52	-	-	0.52	-	-
	Other operating income	-1.00	26.59	12.11	25.59	20.22	47.17
	Total revenue from operation	2,016.64	1,857.38	1,802.85	3,874.02	3,457.54	7,115.09
(b)	Other Income	28.48	11.80	5.29	40.28	60.17	77.23
	Total Income (a+b)	2,045.14	1,869.18	1,808.15	3,914.30	3,517.71	7,192.32
II	EXPENSES						
	Impairment of Financial instrument	-	-	1.68	-	23.66	-
	Changes in inventories of finished goods, WIP and stock-in-trade	-	-	-	-	-	-
	Employee benefits expenses	365.42	337.49	326.20	702.90	643.33	1,362.53
	Finance costs	707.79	647.63	649.66	1,355.42	1,211.90	2,527.57
	Depreciation and amortisation expenses	74.35	64.83	65.74	139.18	117.91	258.52
	Other expenses	129.37	116.47	160.76	245.85	333.52	645.53
	Totalexpenditures	1,276.93	1,166.41	1,204.04	2,443.34	2,330.32	4,794.15
III	Profit/(loss) before tax (III-IV)	768.20	702.77	604.11	1,470.96	1,187.39	2,398.16
IV	Tax expense:						
	(1) Current tax	204.22	157.47	134.55	361.70	264.19	535.27
	(2) Deferred tax	10.19	9.43	17.99	19.63	28.36	45.50
	(3) Tax expense for earlier years	-	-	-	-	-	4.55
	Total Tax expense	214.42	166.90	152.54	381.32	292.55	585.32
V	Profit/(loss) for the period (V-VI)	553.79	535.87	451.57	1,089.63	894.84	1,812.84
VI	Other Comprehensive Income						
	A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-1.81
	(ii) Income tax relating to items that will not be re-classified to profit or loss	-	-	-	-	-	0.46
	B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
VII	Total Comprehensive Income for the period (Comprising Profit)	553.79	535.87	451.57	1,089.63	894.84	1,811.49
VIII	Net Profit attributable to						
	Owners of the Company	393.14	380.50	283.23	773.64	561.25	1,198.64
	Non-Controlling Interest	160.64	155.36	168.35	315.99	333.60	614.21
IX	Other Comprehensive Income attributable to-						
	Owners of the Company	-	-	-	-	-	-0.96
	Non-Controlling Interest	-	-	-	-	-	-0.39
X	Paid up equity share capital (face value of Rs. 10)	2,919.17	2,919.17	2,494.17	2,919.17	2,494.17	2,919.17
XI	Reserve excluding Revaluation Reserves as per balance sheet of previous year						8,465.25
XII	Earnings per share (not annualized)						
	Equity shares of par value Rs. 10/- each						
	Basic (in Rs.)	1.90	1.84	1.81	3.73	3.59	7.11
	Diluted (in Rs.)	1.89	1.84	1.81	3.72	3.59	7.11
XIII	Analytical Ratios						
	(1) Debt Equity Ratio		0.90			1.71	1.17
	(2) Total Debt to Total Asset		0.46			0.60	0.52
	(3) Debt Service coverage ratio		0.06	NA		NA	0.28
	(4) Interest service coverage ratio		2.09	NA		NA	1.95
	(5) Net profit margin ratio		0.29	0.25		0.26	0.25

Notes:

These results have been prepared in accordance with the Indian Accounting Standard (referred to as "Ind AS") 34 - Interim Financial Reporting prescribed under

(1) Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards Amendment) Rules, 2016 and other recognised accounting practices and policies to the extent applicable.

(2) The above unaudited financial results for the quarter and half year ended on 30th September, 2025 have been reviewed by the Audit Committee and then approved by the Board of Directors at their meeting held on 16th October, 2025.

(3) The company is considering to approve the agenda in the Board Meeting 16th October, 2025 for the conversion of the company from Type II NBFC-ND-NSI (category: Investment and Credit Company) to Type INBFC-ND.

(4) The statutory auditors have carried out limited review of the above results for the quarter ended September 30th, 2025. However, the management has exercised necessary due diligence to ensure that the financial results provided true and fair view of its affairs.

(5) Figures for the previous period have been regrouped wherever considered necessary so as to confirm to the classification of the current period.

**For and on behalf of board of directors of
INDIA FINSEC LIMITED**

Gopal Bansal
Managing Director
DIN: 01246420

Date: 16-10-2025
Place: New Delhi

D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector - 14,
Rohini, New Delhi - 110085

Tel : 011-47096097 • e-mail id : indiafinsec@gmail.com • Website : www.indiafinsec.com



UNAUDITED STATEMENT OF CONSOLIDATED ASSETS AND LIABILITIES FOR THE HALF YEAR ENDED 30.09.2025

(Rs in Lakhs)

PARTICULARS	As at (Current Half year) 30.09.2025	As at (Previous Year End) 31.03.2025
ASSETS		
Financial Assets		
Cash & Cash Equivalents	1,537.04	1,208.55
Bank Balance other than Cash & Cash Equivalents	339.87	393.88
Trade Receivables		-
Loans	38,696.75	32,981.60
Investments	500.58	-
Other Financial Assets	199.23	212.13
Non-Financial Assets		
Current Tax Assets (Net)	30.19	30.19
Deferred Tax Assets (Net)	132.66	152.29
Property, Plant & Equipment	1,255.77	1,061.67
Goodwill	9.80	9.80
Investment property	115.66	118.56
Other Intangible Assets	88.08	97.47
Other Non Financial Assets	77.02	37.71
Total Assets	42,982.67	36,303.85
EQUITY AND LIABILITIES		
Financial Liabilities		
Trade Payables	-	-
(a) Total Outstanding dues of micro enterprises and small enterprises	-	-
(b) Total outstanding dues of creditors other than Micro Enterprise and Small Enterprises	-	-
Borrowings (other than debt security)	23,874.12	18,779.63
Lease liability	1,167.44	993.09
Other Financial Liabilities	323.55	270.26
Non-Financial Liabilities		
Current Tax Liabilities (Net)	361.31	95.85
Provisions	76.48	64.49
Other Non-Financial Liabilities	0.16	10.57
Equity		
Equity Share Capital	2,919.17	2,919.17
Other Equity	9,238.89	8,465.25
Non-Controlling Interest	5,021.53	4,705.54
Total Equity and Liabilities	42,982.67	36,303.85

For and on behalf of board of directors of
INDIA FINSEC LIMITED

Gopal Bansal
Managing Director
DIN: 01246420

Date: 16-10-2025
Place: New Delhi



UNAUDITED CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER 2025

	For the half year ended 30th September 2025	For the half year ended 30th September 2024
CASH FLOW FROM OPERATING ACTIVITIES		
Net profit/ (loss) before tax and after exceptional items	1,470.97	1,187.39
Adjustments for non- cash/ other items: -		
Impairment of Financial Instruments	(1.05)	23.66
Interest received		1.61
Finanace cost		6.56
Net gain from fair value changes	(0.52)	-
Depreciation on property, plant & equipment	139.18	117.91
Interest income at amortised cost	(3,693.96)	(3,319.96)
Fees and Commission Income	(153.06)	(115.22)
Finance cost at amortised cost	1,355.42	1,205.43
Cash inflow from Interest Income	3,617.99	3,104.17
Cash inflow from Fees and Commission Income	153.06	156.39
Cash outflow towards finance costs	(1,332.60)	(1,138.40)
Operating Profit before working capital changes	1,555.43	1,229.54
Working capital adjustments: -		
(Increase)/ decrease in trade receivable	-	-
(Increase)/ decrease in other financial assets	17.73	(57.56)
(Increase)/ decrease in other non financial assets	(39.31)	186.75
(Increase)/ decrease in loans	(5,652.89)	(2,567.70)
Increase/ (decrease) in provisions	12.00	
Increase/ (decrease) in other financial liabilities	94.10	29.90
Increase/ (decrease) in trade payables		0.01
Increase/ (decrease) in other Non financial liabilities	(10.41)	1.39
Cash generated from operations	(4,023.35)	(1,177.67)
Direct taxes paid	(96.24)	(18.10)
Net cash flow from operating activities (A)	(4,119.57)	(1,195.75)
CASH FLOW FROM INVESTING ACTIVITIES		
Sale/ (Purchase) of property, plant & equipment	(78.50)	(210.62)
(Increase)/ decrease in other bank balance other than cash and cash equivalent	54.00	0.02
Gain on sale of Investment at FVTPL		-
Interest Earned on Fixed Deposits	14.75	34.40
Addition/ (decrease) in Intangible assets under development		-
Interest received		(1.61)
Sale/ (Purchase) of investments	(500.06)	-
Net cash flow from investing activities (B)	(509.81)	(177.81)
CASH FLOW FROM FINANCING ACTIVITIES		
Net proceeds from borrowings	5,117.34	1,823.65
Interest on borrowing		(6.56)
Interest expense on lease liabilities	(45.66)	(49.76)
Lease Rentals Paid	(113.82)	(93.27)
Net cash flow from financing activities (C)	4,957.86	1,674.06
Net cash flow during the year (A + B + C)	328.49	300.50
Add: Opening cash and cash equivalents	1,208.55	255.58
Closing cash and cash equivalents	1,537.04	556.08
Components of cash and cash equivalents		
Cash in hand	401.64	251.45
Balances with banks		
In current accounts	1,135.40	104.63
In fixed deposits (maturities upto 3 months)		200.00
Total cash and cash equivalents	1,537.04	556.08

**For and on behalf of board of directors of
INDIA FINSEC LIMITED**

Gopal Bansal
Managing Director
DIN: 01246420

Date: 16-10-2025
Place: New Delhi

D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector - 14,
Rohini, New Delhi - 110085

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