



Ref. No. : HCFL/ Stock-Ex/2025-26/56

Date: 11 February 2026

To  
The Calcutta Stock Exchange Ltd  
7, Lyons Range, 4<sup>th</sup> Floor,  
Kolkata- 700 001

*Ref: Listing Code: 18043*

**Sub: Integrated Filing (Financials) for the quarter and nine months ended 31 December 2025**

Dear Sir/ Madam,

Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, we are submitting herewith the Integrated Filing (Financial) for the quarter and nine months ended 31 December 2025.

The above information will also be available on the website of the Company at [www.himadricredit.in](http://www.himadricredit.in)

You are requested to take same on record.

Yours faithfully,  
For Himadri Credit & Finance Ltd



*Pintu Saha*  
(Company Secretary &  
Compliance Officer)  
FCS 10733

Enclo: a/a

**Himadri Credit & Finance Limited**

Regd. Office : 23A, Netaji Subhas Rd, 8th Flr, Suite No.-15, Kolkata - 700001, India  
Tel. : (033) 2230-9953, 2230-4363, Fax : 91-33-2230-9051; Website : [www.himadricredit.in](http://www.himadricredit.in)  
E-mail: [hcfl@himadri.com](mailto:hcfl@himadri.com); CIN : L65921WB1994PLC062875



**Independent Auditor's Limited Review Report on Unaudited Quarterly and Year to Date Financial Results of  
Himadri Credit & Finance Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and  
Disclosure Requirements) Regulations, 2015**

**To The Board of Directors of  
Himadri Credit & Finance Limited**

1. We have reviewed the accompanying statement of unaudited Ind AS financial results of **Himadri Credit & Finance Limited** ("the Company") for the quarter ended 31<sup>st</sup> December, 2025 ("Statement") and year to date from 1<sup>st</sup> April, 2025 to 31<sup>st</sup> December, 2025 ("Statement"). The Statement has been prepared by the Company pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended ("Listing Regulations 2015").
2. The preparation of the Statement 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 Rule 3 of Companies (Indian Accounting Standards) Rules, 2015, as amended, have been approved by the Board of Directors of the Company. 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). 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 audit. We have not performed an audit and accordingly, we do not express an 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 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 S. Jaykishan*  
*Chartered Accountants*  
Firm's Registration No. 309005E

**Vishal Agarwal**  
Partner

Membership No.: 315490

Place: Kolkata

Dated: The 11<sup>th</sup> day of February, 2026

UDIN: **26315490UNPUWF6596**



**Statement of Unaudited Financial Results for the quarter and nine months ended December 31, 2025**

(₹ in Lacs)

Particulars	Quarter Ended			Year to Date Ended		Year Ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>1 Income</b>						
Revenue from operations						
Interest income	70.63	70.63	59.73	210.71	178.54	238.35
Dividend income	-	-	-	8.90	7.42	7.42
Gain on sale proceeds of current investments measured at fair value through profit or loss	-	-	1.09	-	1.09	-
Net gain on fair value changes	-	0.27	0.38	0.67	1.02	9.11
Net Gain on Derecognition of Financial Instruments at fair value through profit or loss	-	-	-	-	111.51	111.51
Other Income	-	-	-	-	1.55	2.48
<b>Total income</b>	<b>70.63</b>	<b>70.90</b>	<b>61.20</b>	<b>220.28</b>	<b>301.13</b>	<b>368.87</b>
<b>2 Expenses</b>						
(a) Finance costs	-	-	-	-	-	-
(b) Impairment of financial instruments	0.16	0.09	(0.40)	0.66	(0.21)	0.99
(c) Employee benefits expense	4.20	4.92	3.74	12.90	12.68	16.64
(d) Depreciation and amortisation expense	-	-	-	-	-	-
(e) Other expenditure	2.47	1.79	3.75	5.79	6.33	9.45
<b>Total Expenses</b>	<b>6.83</b>	<b>6.80</b>	<b>7.09</b>	<b>19.35</b>	<b>18.80</b>	<b>27.08</b>
<b>3 Profit/ (loss) before tax (1-2)</b>	<b>63.80</b>	<b>64.10</b>	<b>54.11</b>	<b>200.93</b>	<b>282.33</b>	<b>341.79</b>
<b>4 Tax expense</b>						
Current tax	16.10	16.66	13.41	51.15	42.68	57.88
Deferred tax	-	(0.61)	0.05	(0.67)	129.76	129.81
Earlier year taxes	3.20	-	2.60	3.20	2.77	2.64
<b>Total tax expense</b>	<b>19.30</b>	<b>16.05</b>	<b>16.06</b>	<b>53.68</b>	<b>175.21</b>	<b>190.33</b>
<b>5 Net profit/ (loss) after tax (3-4)</b>	<b>44.49</b>	<b>48.05</b>	<b>38.05</b>	<b>147.25</b>	<b>107.12</b>	<b>151.46</b>
<b>6 Other comprehensive income</b>						
A) (i) Items that will not be reclassified subsequently to profit or loss (ii) Income tax relating to the items that will not be reclassified to profit or loss	706.58	(1,067.49)	(1,148.89)	1,035.45	5,017.72	2,620.97
B) (i) Items that will be reclassified subsequently to profit or loss (ii) Income tax relating to the items that will be reclassified to profit or loss	(101.04)	152.65	164.29	(148.07)	(788.14)	(445.41)
<b>Total other comprehensive income, net of tax</b>	<b>605.54</b>	<b>(914.84)</b>	<b>(984.60)</b>	<b>887.38</b>	<b>4,229.58</b>	<b>2,175.56</b>
<b>7 Total comprehensive income for the period/ year (5+6)</b>	<b>650.03</b>	<b>(866.79)</b>	<b>(946.55)</b>	<b>1,034.63</b>	<b>4,336.70</b>	<b>2,327.02</b>
<b>8 Paid-up equity share capital</b> (Face value ₹ 10 per share)	<b>300.02</b>	<b>300.02</b>	<b>300.02</b>	<b>300.02</b>	<b>300.02</b>	<b>300.02</b>
<b>9 Other equity</b>						<b>10,473.39</b>
<b>10 Earnings per equity share (of ₹10 each) (not annualised) :-</b> Basic and diluted	<b>1.48</b>	<b>1.60</b>	<b>1.27</b>	<b>4.91</b>	<b>3.57</b>	<b>5.05</b>

**NOTES :-**

- The above results were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 11th February 2026. The Statutory Auditor have carried out a limited review on the above financial results for the quarter and nine months ended 31 December 2025.
- The Company is primarily engaged in the business of investing and financing and accordingly there are no separate reportable segment as per Ind AS - 108 "Operating Segment".
- The figures of previous period have been restated, regrouped and rearranged wherever necessary to make them comparable with those of the current period.

On behalf of the Board of Directors

*Anurag Choudhary*

**ANURAG CHOWDHARY**  
 Managing Director  
 DIN: 00173934

Place : Kolkata

Dated : The 11th Day of February, 2026





**B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC.: Not Applicable**

**C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES:** There is no default in the payment of outstanding Loans / revolving facilities, Unlisted debt securities.

S. No.	Particulars	in INR crore
1.	<b>Loans / revolving facilities like cash credit from banks / financial institutions</b>	
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default as on date	-
2.	<b>Unlisted debt securities i.e. NCDs and NCRPS</b>	
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default as on date	-
3.	<b>Total financial indebtedness of the listed entity including short-term and long-term debt</b>	-

**D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2<sup>nd</sup> and 4<sup>th</sup> quarter) – Not Applicable for current quarter ended December 31, 2025.**

**E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG-WITH ANNUAL AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter) – Not applicable for current quarter ended December 31, 2025.**

Yours faithfully,  
For Himadri Credit & Finance Ltd



*Pintu Sarker*  
(Company Secretary & Compliance Officer)  
FCS 10733

**Himadri Credit & Finance Limited**

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