



Ref. No.: HCFL/ Stock-Ex/2025-26/55

Date: 11 February 2026

To

**The Calcutta Stock Exchange Ltd
7, Lyons Range, 4th Floor,
Kolkata- 700 001**

Ref: Listing Code: 18043

**Sub: Outcome of Board Meeting held on 11 February 2026 - pursuant to Regulation 30 of SEBI
(Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/ Madam,

We refer to our letter dated 04 February 2026 intimating about the meeting of the Board of Directors ("Board") of Himadri Credit & Finance Ltd ("Company") scheduled to be held on Wednesday, 11 February 2026, *inter-alia* to consider, approve and take on record the Un-Audited Financial Results for the quarter and nine months ended 31 December 2025.

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we would like to inform you that the Board of the Company at its' meeting held today i.e. on 11 February 2026, *inter-alia* has considered and approved the Un-Audited Financial Results for the quarter and nine months ended 31 December 2025. We are enclosing herewith the following pursuant to Regulation 30 and Regulation 33 read with the applicable provisions of Schedule III and IV of the SEBI Listing Regulations and SEBI Master Circular no. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024:

- i) Un-audited Financial Results for the quarter and nine months ended 31 December 2025.
- ii) The Limited Review Report of the Statutory Auditors of the Company, M/s S Jaykishan, Chartered Accountants on the Un-audited Financial Results for the quarter and nine months ended 31 December 2025.

The Meeting of the Board of Directors commenced at 02:00 pm (IST) and concluded at 05.00 pm (IST)

The above information will be made available on the Company's website at www.himadricredit.in.

We request you to kindly take on record the same.

Thanking you,

Yours faithfully,
For Himadri Credit & Finance Ltd

(Company Secretary &
Compliance Officer)
FCS 10733

Enclo:a/a



Himadri Credit & Finance Limited

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E-mail: 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 31st December, 2025 ("Statement") and year to date from 1st April, 2025 to 31st 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 11th 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)
1 Income						
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
Total income	70.63	70.90	61.20	220.28	301.13	368.87
2 Expenses						
(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
Total Expenses	6.83	6.80	7.09	19.35	18.80	27.08
3 Profit/ (loss) before tax (1-2)	63.80	64.10	54.11	200.93	282.33	341.79
4 Tax expense						
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
Total tax expense	19.30	16.05	16.06	53.68	175.21	190.33
5 Net profit/ (loss) after tax (3-4)	44.49	48.05	38.05	147.25	107.12	151.46
6 Other comprehensive income						
A) (i)Items that will not be reclassified subsequently to profit or loss	706.58	(1,067.49)	(1,148.89)	1,035.45	5,017.72	2,620.97
(ii)Income tax relating to the items that will not be reclassified to profit or loss	(101.04)	152.65	164.29	(148.07)	(788.14)	(445.41)
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	-	-	-	-	-	-
Total other comprehensive income, net of tax	605.54	(914.84)	(984.60)	887.38	4,229.58	2,175.56
7 Total comprehensive income for the period/ year (5+6)	650.03	(866.79)	(946.55)	1,034.63	4,336.70	2,327.02
8 Paid-up equity share capital	300.02	300.02	300.02	300.02	300.02	300.02
(Face value ₹ 10 per share)						
9 Other equity						10,473.39
10 Earnings per equity share (of ₹10 each) (not annualised) :-						
Basic and diluted	1.48	1.60	1.27	4.91	3.57	5.05

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 CHOUDHARY
 Managing Director
 DIN: 00173934

Place : Kolkata

Dated : The 11th Day of February, 2026

