INDOSTAR

ICFL/LS/0082/2026-27

Date: July 29, 2026

BSE Limited
Listing Department, 1st Floor,
P J Towers, Dalal Street, Fort,
Mumbai - 400 001.
Scrip Code: 541336

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra,
(E), Mumbai – 400 051.
Symbol: INDOSTAR

Dear Sir/ Madam,

Subject: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and DisclosureRequirements) Regulations, 2015 ("Listing Regulations").

Pursuant to Regulation 30 of the Listing Regulations, please find enclosed Investor Presentation on the unaudited Standalone and Consolidated Financial Results of the Company for the quarter ended June 30, 2026.

Kindly take the above on your records.

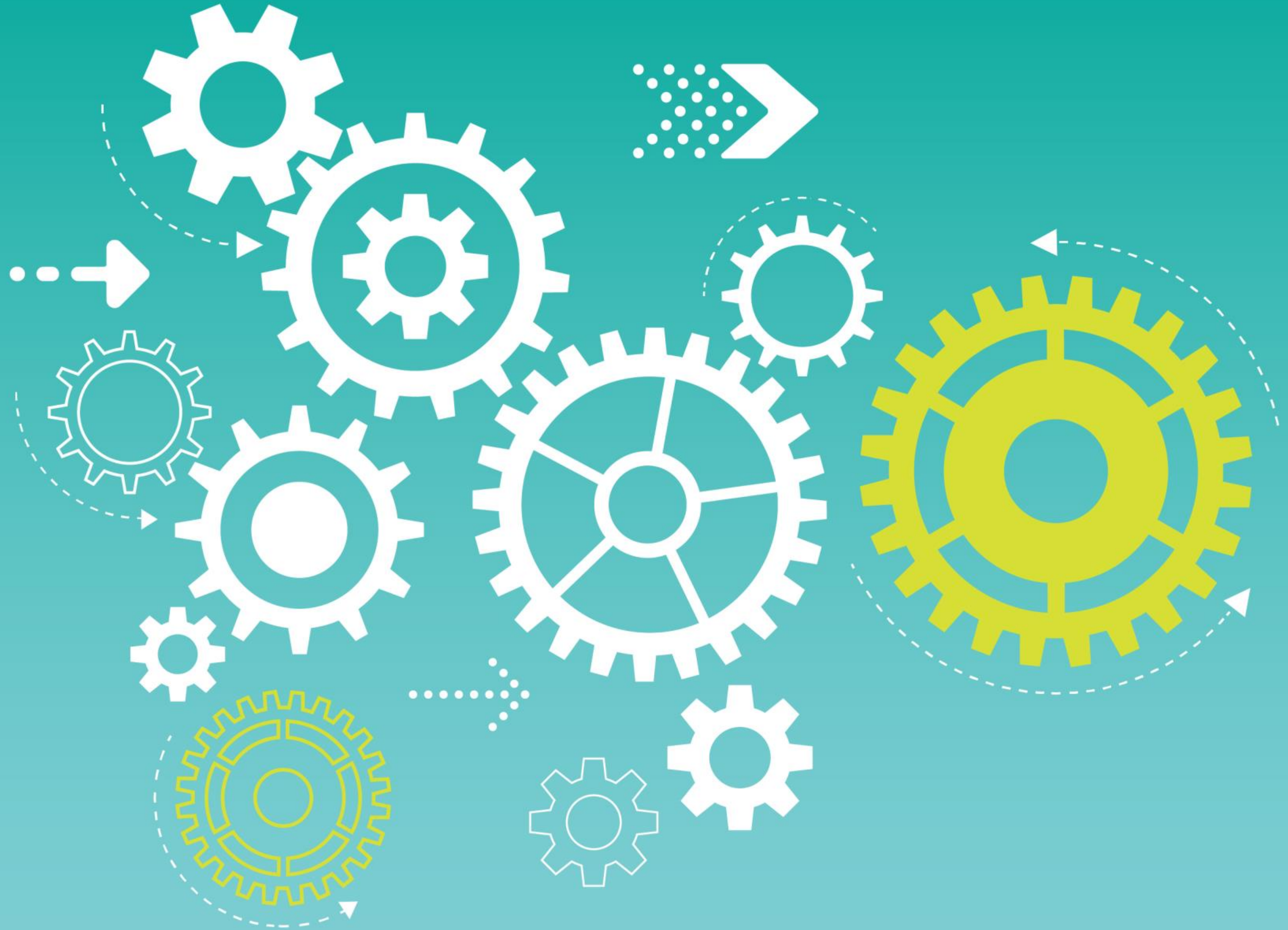
Thanking you,

Yours faithfully,
For **IndoStar Capital Finance Limited**

SHIKHA JAIN
Digitally signed by SHIKHA JAIN
Date: 2026.07.29 20:08:47 +05'30'

Shikha Jain
Company Secretary & Compliance Officer
(Membership No. A59686)

Enclosed.: a/a



INDOSTAR

INDOSTAR CAPITAL FINANCE

Investor Presentation | **June 2026**

Safe Harbor

This presentation and the accompanying slides (the "Presentation"), which have been prepared by **IndoStar Capital Finance Limited** (the "Company'), have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

Certain matters discussed in this Presentation may contain statements regarding the Company's market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the Company's ability to successfully implement its strategy, the Company's future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cashflows, the Company's market preferences and its exposure to market risks, as well as other risks. The Company's actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third-party statements and projections.

All Maps used in the Presentation are not to scale. All data, information and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness.

INDEX

Company Overview 01

Business Performance Update 02

Vehicle Finance 03

Micro LAP 04

Asset Quality 05

Borrowing Profile 06

Financial Parameters 07

Standalone Financial Performance 08

Credit, Collection, Information Technology & Risk Management 09

Ownership Structure and Management Team 10

Consolidated Financial Performance 11

Company Overview

IndoStar : Strong Fundamentals, Structured for Scale

1. Strong presence in two large, underserved segments – Used Vehicle Finance and Micro-LAP with first-mover advantage in several Tier-4 and Tier-5 markets and strong brand recall among core customer segments

2. Secured and granular portfolio with healthy yields of ~17% and improving cost of funds, driving stable NIM of ~8.8%

3. Pan-India distribution network of 468 branches, providing deep reach and the ability to scale AUM meaningfully, driving operating leverage

4. Strong and under-levered balance sheet (CAR 34%+, D/E 1.54x) enabling significant growth headroom without equity dilution

5. Strengthened Risk Architecture, upgraded underwriting, customer selection filters, scorecard-based decisioning, aligned incentives and deployed early-warning systems

6. Experienced leadership team with proven execution capability and deep sector experience

Defining our Purpose: Vision, Mission & Values

Our Vision

"Partner with our customers on their journey to financial success."

Our Mission

"To be a major financial service provider to our target customers through empowered happy employees, and deliver a competitive shareholder return while maintaining highest ethical behaviour standards"

Core Values

Resilience

Ability to withstand and bounce back from difficult, adverse or challenging situations.

Ethics

Understanding the essence of Code of Conduct and governing Business principles

Accountability

Responsibility and ownership to the committed actions, decisions and the outcomes of those actions.

Collaboration

Work as a team towards a common goal, through shared knowledge, to achieve a desired outcome

High-Performance

Achieving exceptional results by exceeding expectations, and consistent performance.

Transforming NBFC: Retail Centric & Tech Driven

Retail-led NBFC focused on Vehicle Finance and Micro LAP

Asset quality preservation through disciplined underwriting, proactive collections, and tech-led monitoring

Exit from Affordable Housing Finance – simplified portfolio and focus on core business

Digital tools (Indo Mitra, Scorecards, Connector Apps) enhancing sourcing, underwriting, and collections efficiency

Micro LAP launch in FY2024–25 – a key milestone in the retail transition, with disbursements gaining steady momentum

Project LEAP (Lean, Efficient, Agile, Profitable) driving efficiency, agility and operational discipline to improve profitability

Disciplined execution and operational compounding across business

Scaling up **used vehicle financing** leveraging deep domain expertise, while diversifying the portfolio through deeper penetration in **Passenger Vehicles, Farm Equipment, and Construction Equipment segments.**

Continuously build **credibility across stakeholders** – investors, lenders, employees, and customers

Key Strengths

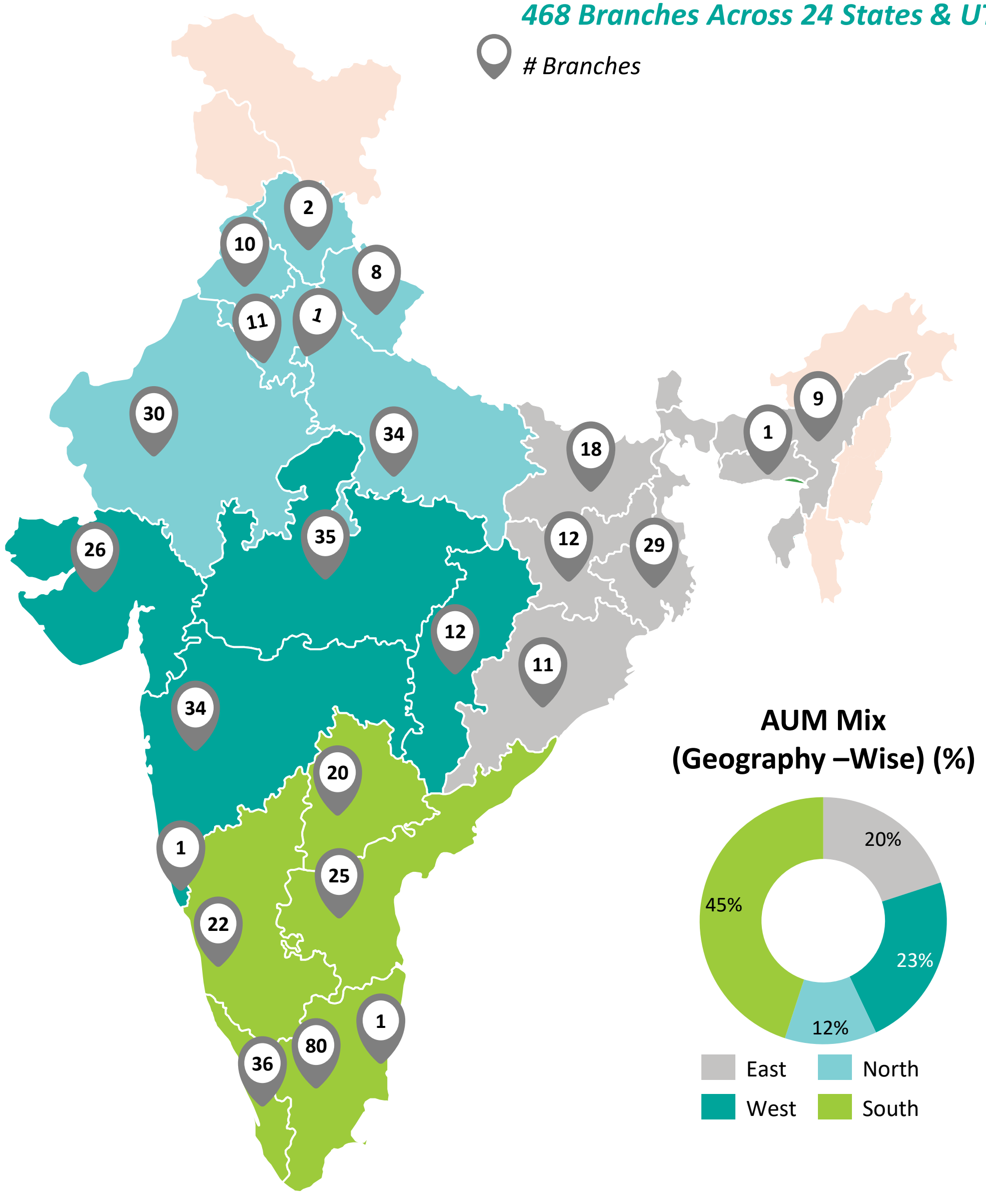
First mover advantage in Several tier 4 & 5 cities	High brand recall among transporters, small-business owners, and local communities	Referral-led sourcing model driving efficient and cost-effective customer acquisition.	Leveraging the vehicle finance network to offer Micro LAP.

Strong National Footprint: Ready to Scale

No	States
1	ANDHRA PRADESH – 25
2	ASSAM – 9
3	BIHAR – 18
4	CHATTISGARH – 12
5	GOA - 1
6	GUJARAT – 26
7	HARYANA – 11
8	HIMACHAL PRADESH – 2
9	JHARKHAND – 12
10	KARNATAKA – 22
11	KERALAM – 36
12	MADHYA PRADESH – 35
13	MAHARASHTRA – 34
14	MEGHALAYA – 1
15	NEW DELHI – 1
16	ODISHA – 11
17	PUDUCHERRY - 1
18	PUNJAB – 10
19	RAJASTHAN – 30
20	TAMIL NADU – 80
21	TELANGANA – 20
22	UTTAR PRADESH- 34
23	UTTARAKHAND – 8
24	WEST BENGAL – 29

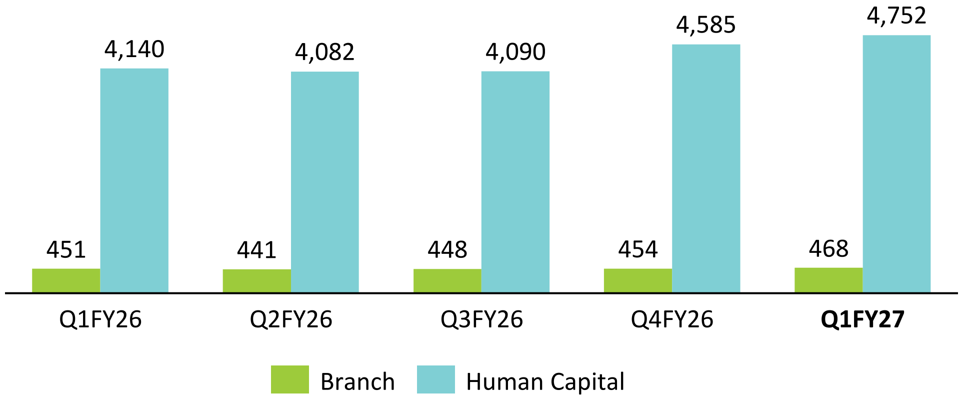
This map is for representation purpose only

468 Branches Across 24 States & UT

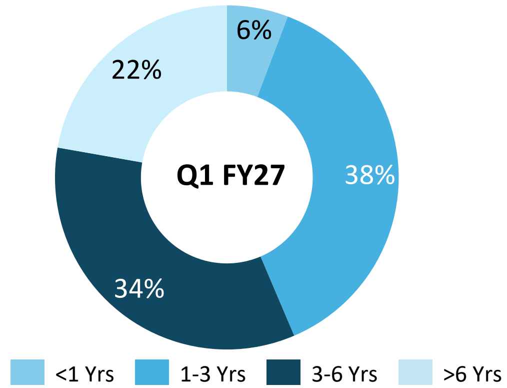


AUM Mix (Geography –Wise) (%)

Branches & Human Capital



Branch Vintage (No. of Branches)



Business Performance Update

Q1FY27 Performance Highlights (1/2)

INDOSTAR
"Your Path To A Better Life"

Distribution

468	4752	24	25%
Number of Branches	Number of Employees	States & UT	Direct Sourcing:
Q1FY26 **451** | Q4FY26 **454**	Q1FY26 **4140** | Q4FY26 **4585**	Pan India presence	Q1FY26 **29%** | Q4FY26 **28%**

Loan Portfolio

8,244 Crs	38%	1.6%	2.3%
AUM	Prime Customer Segment (CIBIL Score >750)	Non-starter	Early Delinquency
Q1FY26 **7,783 Crs** | Q4FY26 **8,056 Crs**	Q1FY26 **34%** | Q4FY26 **37%**	Q1FY26 **3.8%** | Q4FY26 **1.0%**	Q1FY26 **5.6%** | Q4FY26 **2.2%**

Asset Quality

4.8%	2.48%	49.9%	5.0%
Gross Stage 3	Net Stage 3	Stage 3 - PCR	ECL Provision on Total Loan Assets
Q1FY26 **4.0%** | Q4FY26 **4.8%**	Q1FY26 **1.68%** | Q4FY26 **2.09%**	Q1FY26 **59.4%** | Q4FY26 **57.4%**	Q1FY26 **3.7%** | Q4FY26 **5.3%**

Q1FY27 Performance Highlights (2/2)

INDOSTAR
"Your Path To A Better Life"

Liquidity profile

Available Liquidity: **730 crs**
Undrawn limit: **144 crs**
Treasury Asset: **586 crs**

34.8%
Capital Adequacy Ratio
Q1FY26 **32.9%** | Q4FY26 **36.1%**

9.9%
Cost of borrowings
Q1FY26 **10.7%** | Q4FY26 **10.2%**

9.1%
Incremental Cost of borrowings
Q1FY26 **9.4%** | Q4FY26 **9.0%**

Profitability

16.5%
Yield on loan assets
Q1FY26 **16.8%** | Q4FY26 **16.9%**

8.8%
NIM
Q1FY26 **6.2%** | Q4FY26 **8.7%**

11 crs
PAT
Q1FY26 **535** | Q4FY26 **(424)**

0.5%
RoAA
Q1FY26 **19.3%*** | Q4FY26 **(16.8%)^**

Customer Demographics

17,943
Incremental Customers
Q1FY26 **15,266** | Q4FY26 **17,040**

1.72 L+
Live Accounts
Q1FY26 **1.52 L+** | Q4FY26 **1.65 L+**

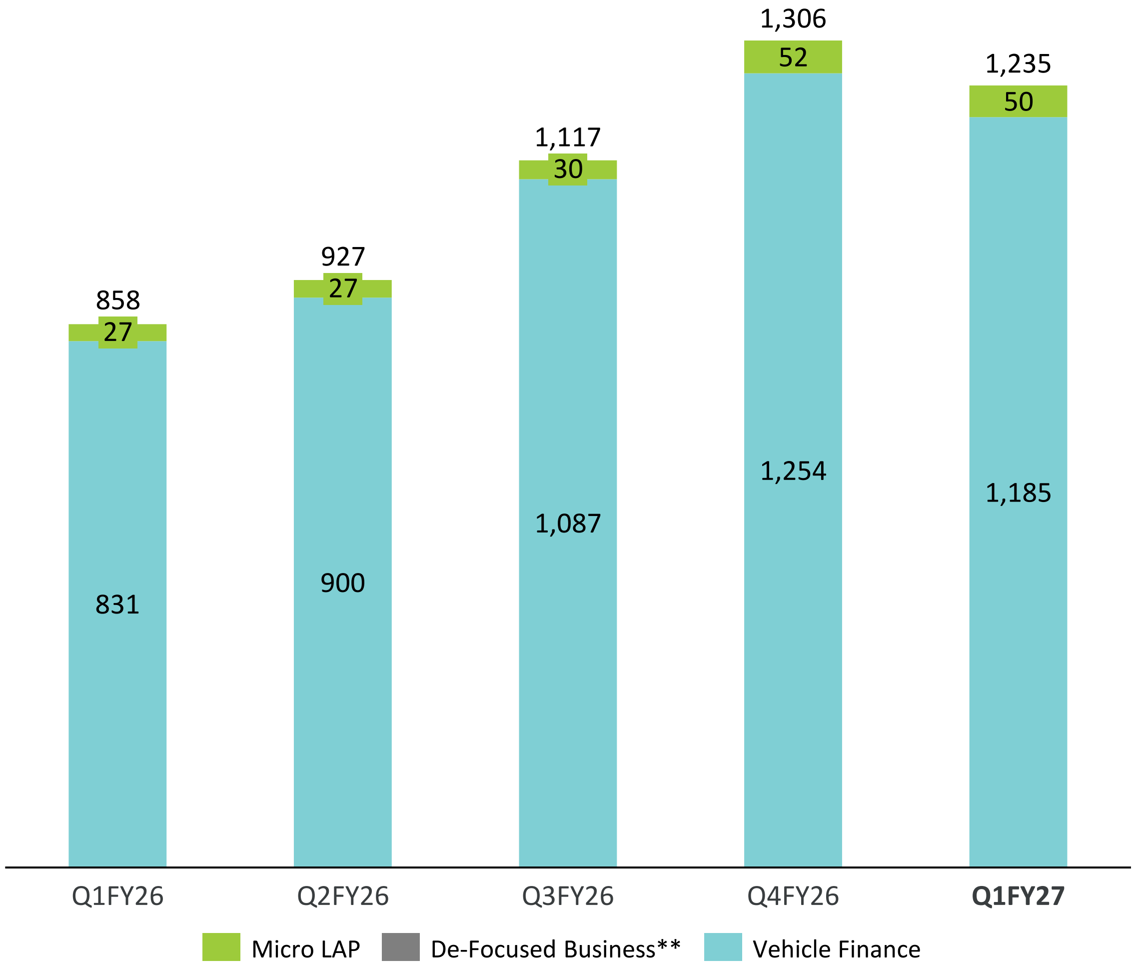
3.49 L+
Customers Served

99% / 1%
VF | MLAP

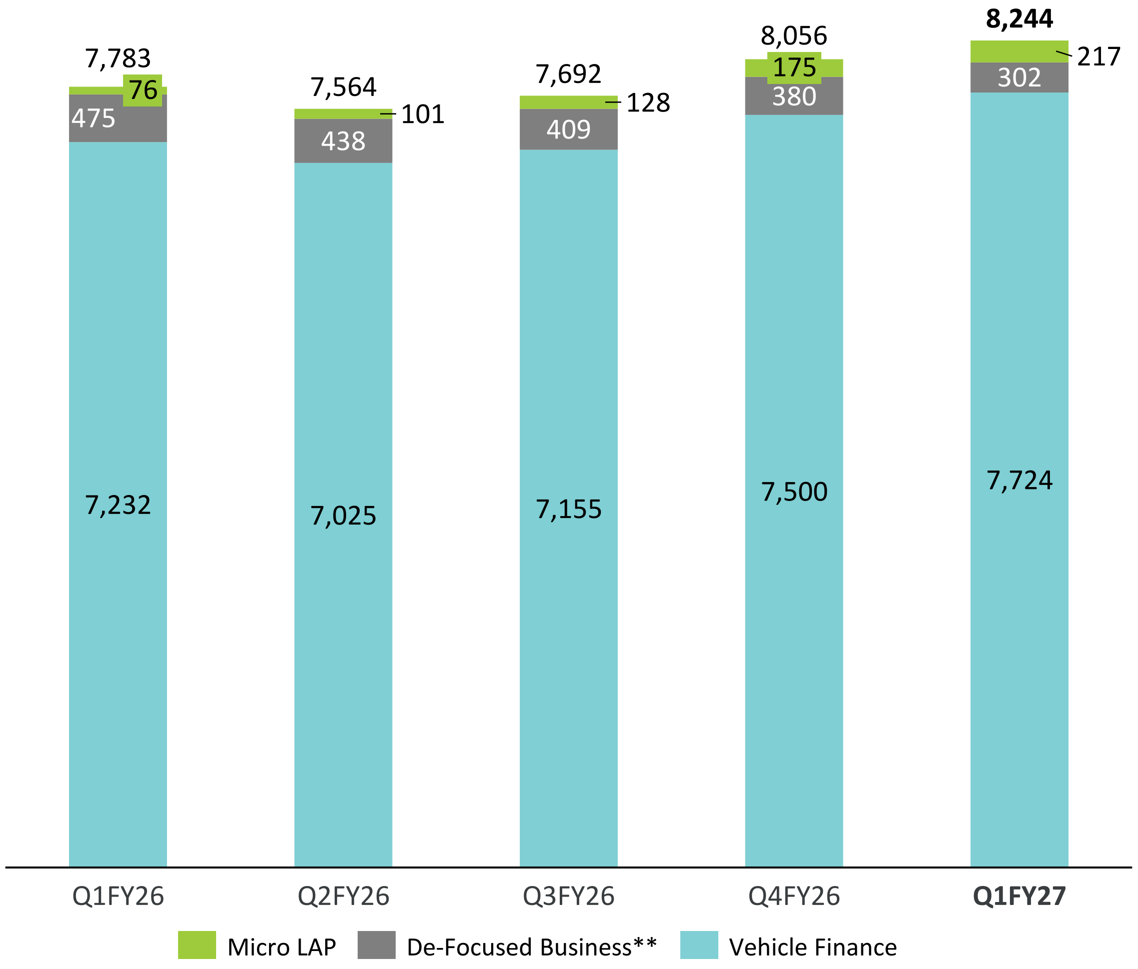
* Including gain on sale of subsidiary
^ Including impact of accelerated ECL provision

Building a Granular, Retail-Driven Lending Portfolio

Disbursements: Retail (₹ crs)



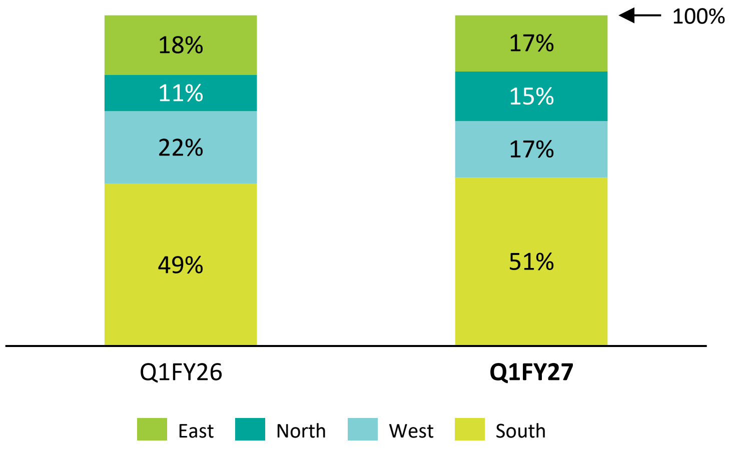
Asset Under Management (₹ crs)



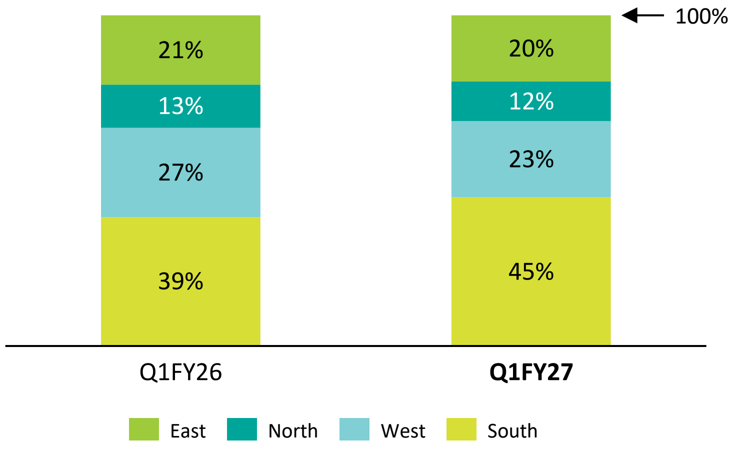
*** De-focused business includes corporate lending and SME Finance*

Balanced Portfolio & Regional Diversification

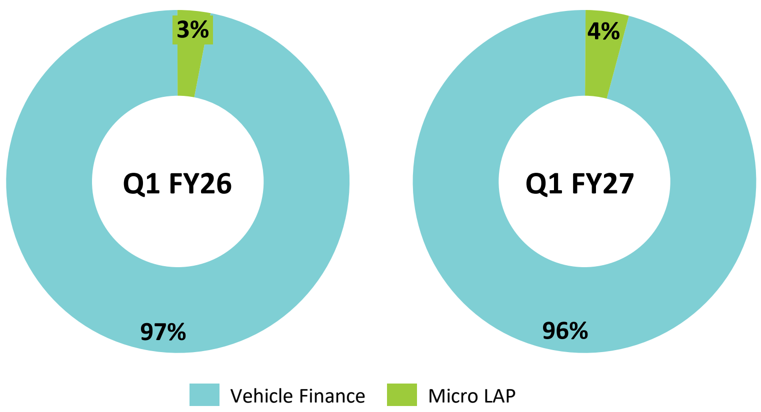
Disbursement Mix (Region-Wise)



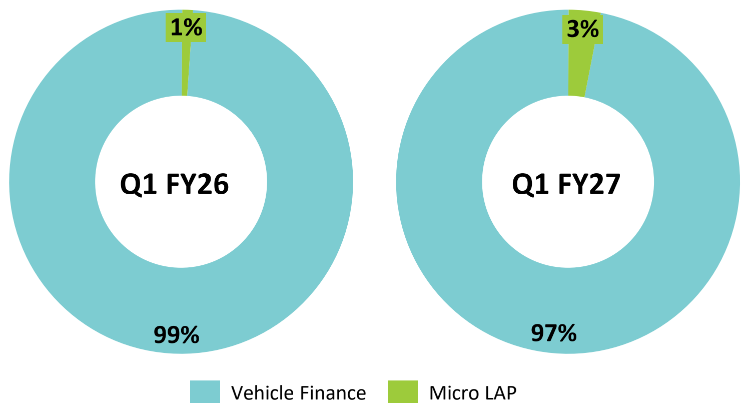
AUM Mix (Region-Wise)



Disbursement Mix (Product- Wise)

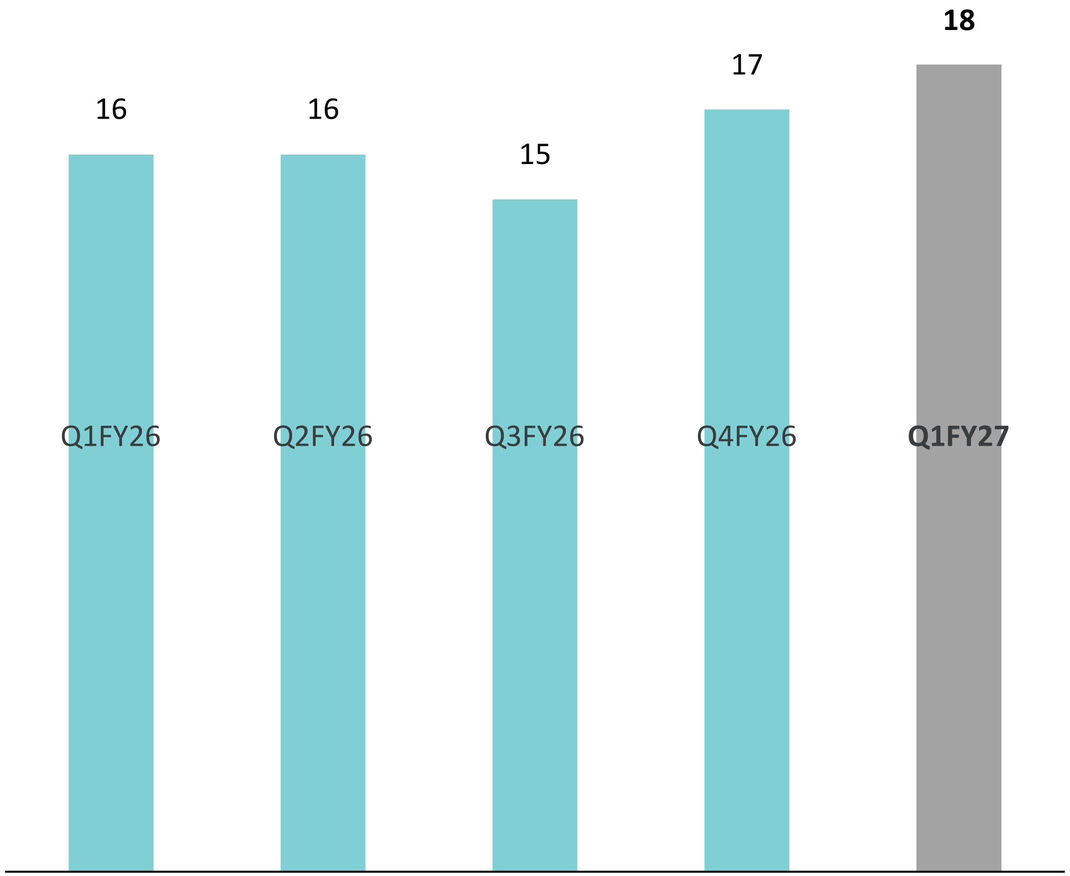


AUM Mix (Product-Wise)

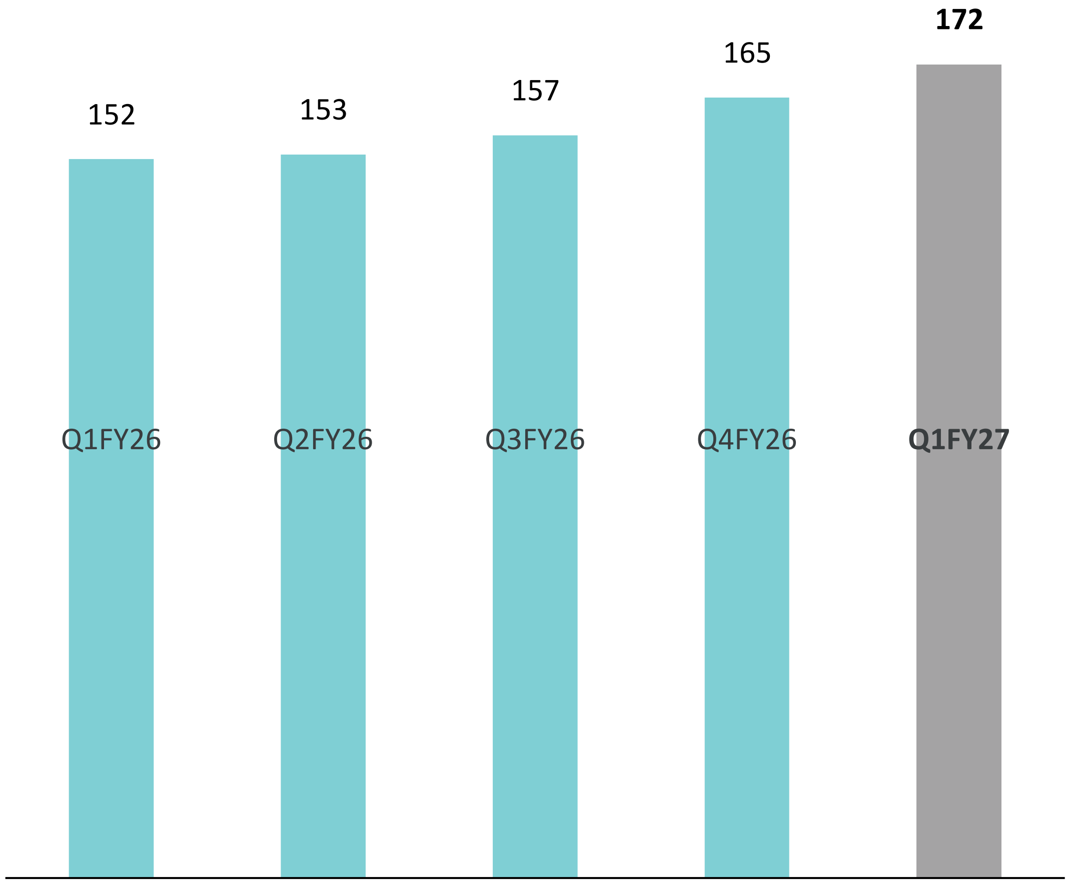


Building a Stronger & Diversified Customer Base

Number of Incremental Customers ('000)

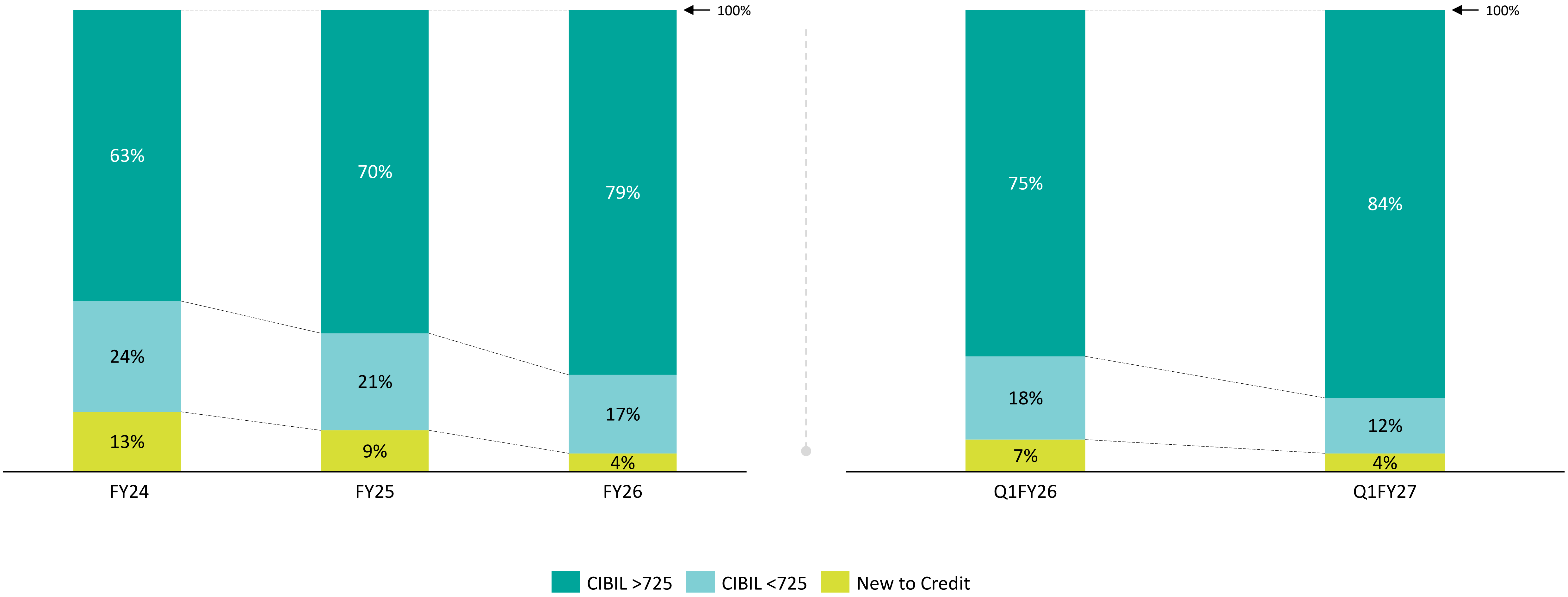


Number of outstanding Live Accounts ('000)



Improving Customer Quality Across Segments

Disbursement Mix by CIBIL Bucket (INR Crs)



*Data based on total Disbursement
Max of Main Applicant and Co-Applicant CIBIL

Vehicle Finance

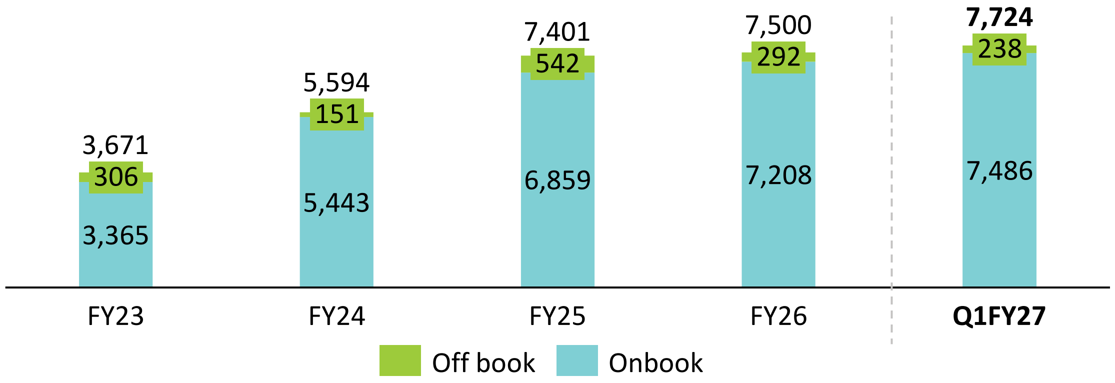
Vehicle Finance: Overview

Vehicle Finance Portfolio

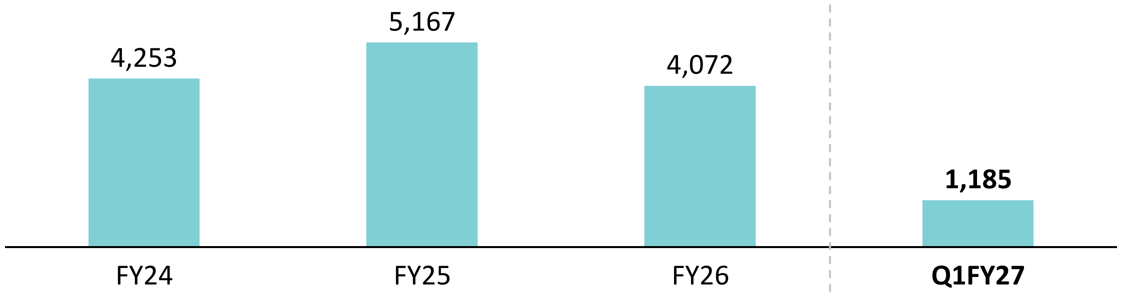
Commercial Vehicle	Construction Equipment	Passenger Vehicle	Farm Equipment
Used and new Medium & Heavy CVs (M&HCV), Light CVs (LCV), Intermediate CVs (ICV), Small CVs (SCV), Pick UP, buses, and other goods transport vehicles.	Excavators, Backhoe loaders (JCB machines),Cranes, Tippers, Concrete mixers, Road rollers, Wheel loaders Bulldozers	Cars, SUVs Multi Utility vehicles, taxis/fleet vehicles	Tractors, Harvesters, Rotavators Seeders, Power Tillers

468 Vehicle Finance Branches across 24 states & UT

AUM (₹ crs)

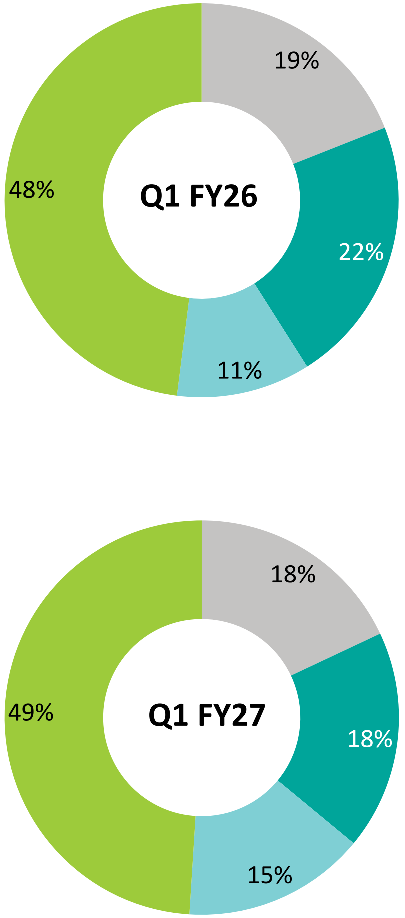


Disbursement (₹ crs)

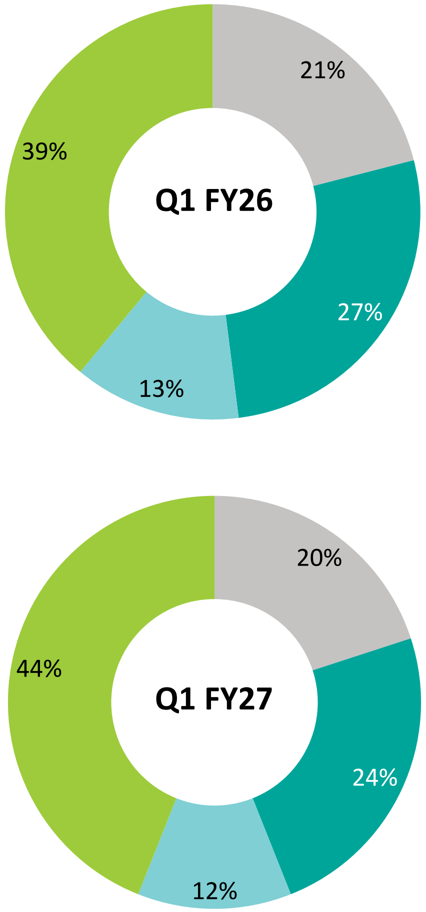


Vehicle Finance : Key Parameters - Region Mix

Disbursement Mix (Region-Wise) (%)



AUM Mix (Region-Wise) (%)

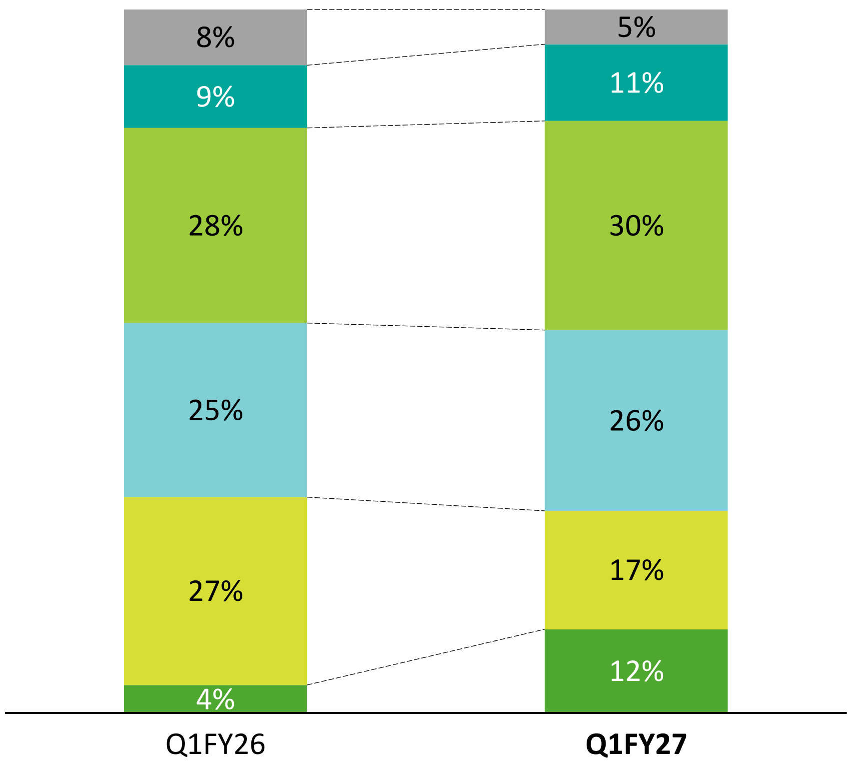


East West North South

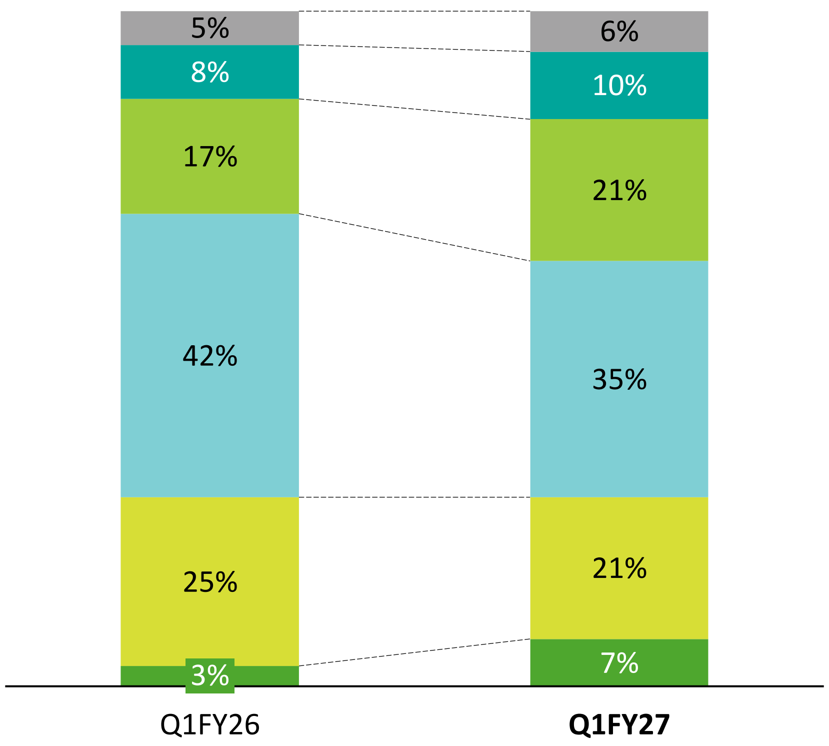
Vehicle Finance : Key Parameters – Product Mix

Conscious portfolio diversification for resilience

Disbursement Mix (Product-Wise) (%)



AUM Mix (Product-Wise) (%)

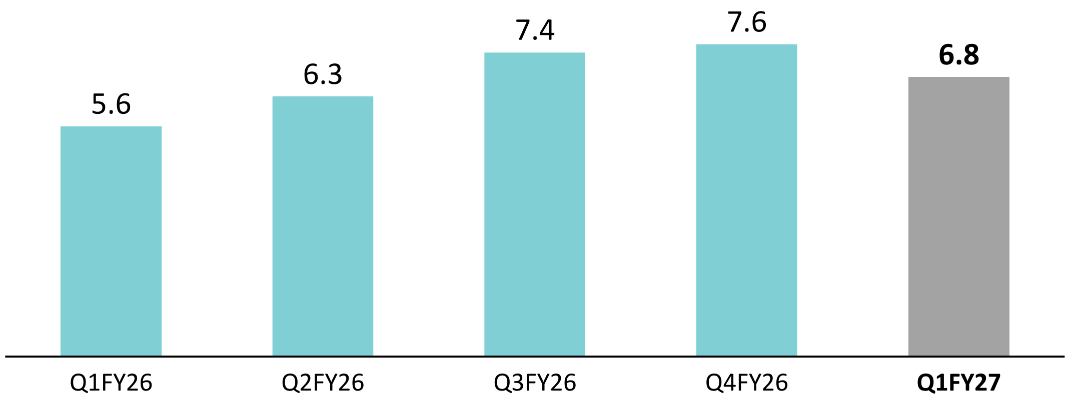


Farm Equipment | Construction Equipment | Car | Medium & Heavy Commercial Vehicle | Small, Light & Intermediate Commercial Vehicle | Others*

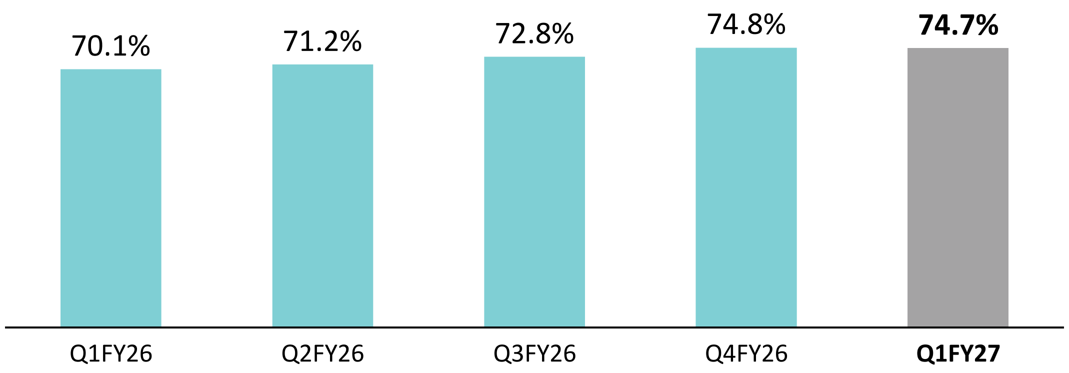
*Others include Pick up and Bus

Vehicle Finance : Key Loan Parameters

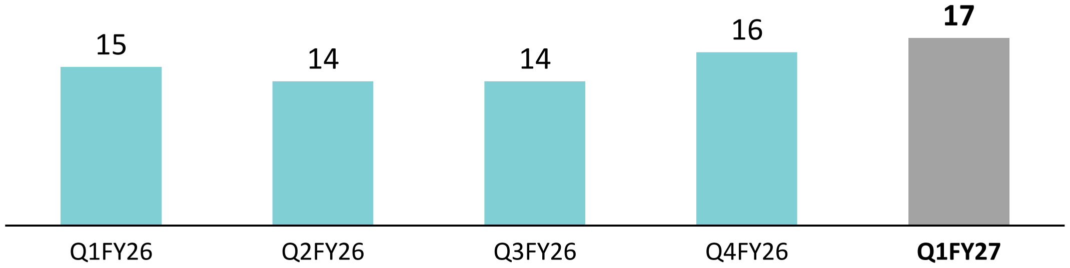
Average Ticket Size (₹ lakhs)*



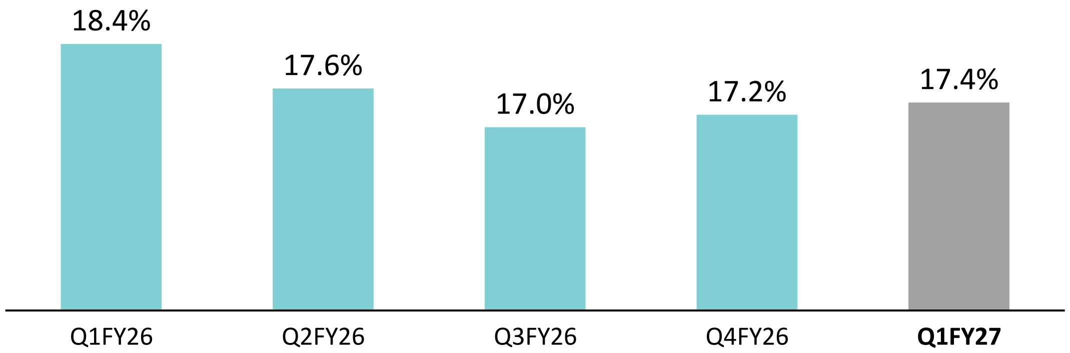
Loan to Value (%)*



Number of incremental Customers (in ’000)



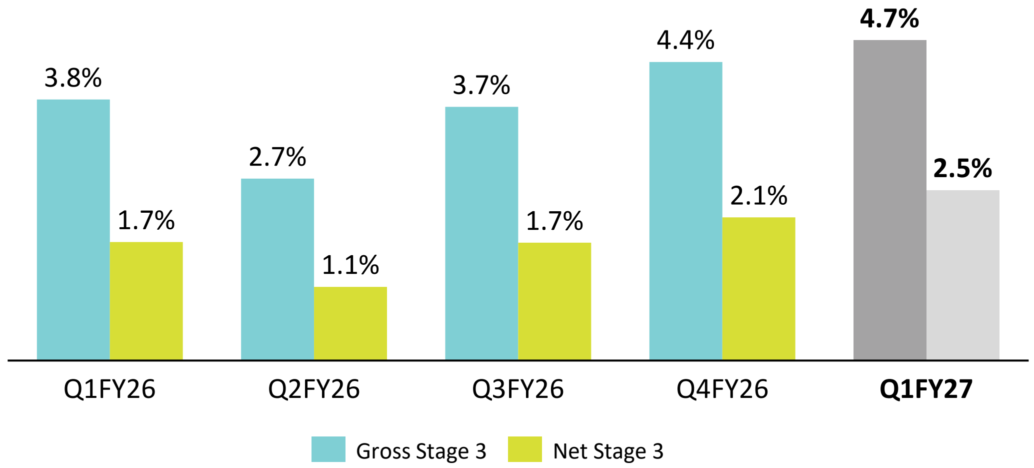
Disbursement Yield (%)



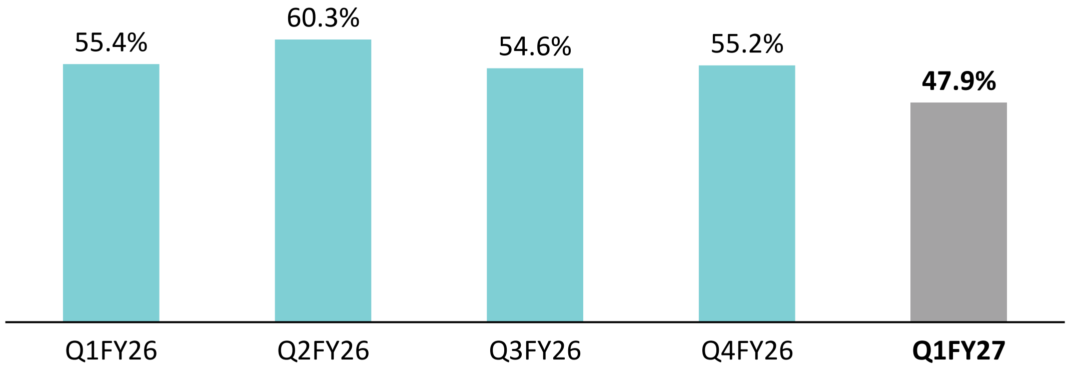
*based on Disbursement during the quarter

Vehicle Finance : Key Portfolio Parameters

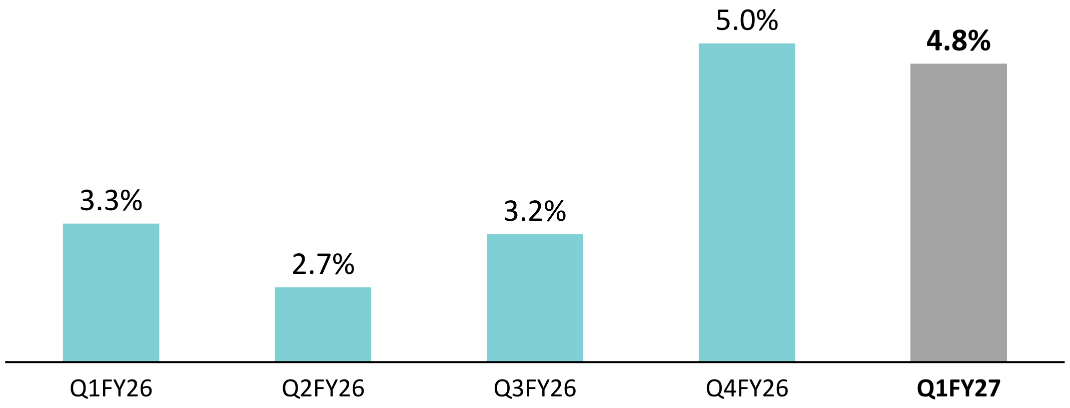
Gross & Net Stage 3



Provision Coverage Ratio (Stage 3)

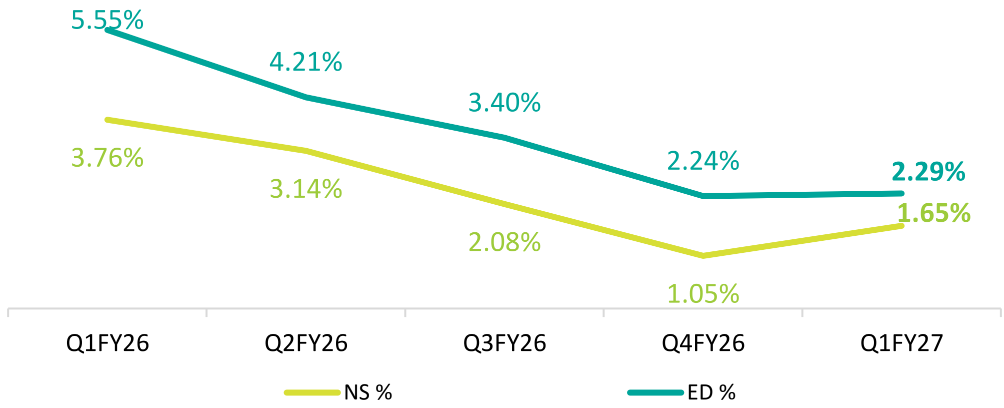


Provision Coverage Ratio (Loan Assets)



including management overlay

Non-Starter & Early Delinquency Trend



**Non-Starter (NS) – Number of accounts with 0+ Days past due disbursed in last 6 months*
***Early Delinquency (ED)– POS with 30+ Days past due disbursed in last 12 months*

Micro LAP

Micro LAP: Overview

AUM of
₹ 217 crs

Average Ticket Size is
₹ 8.2 Lakhs in Q1FY27

100% self originated
100% Life Insurance Covered

Customer Profile-
Salaried & Self Employed

Average Loan to Value Ratio is **38.9%** in **Q1FY27**

Credit profile (CRIF Score)
NTC & CRIF Score 675+

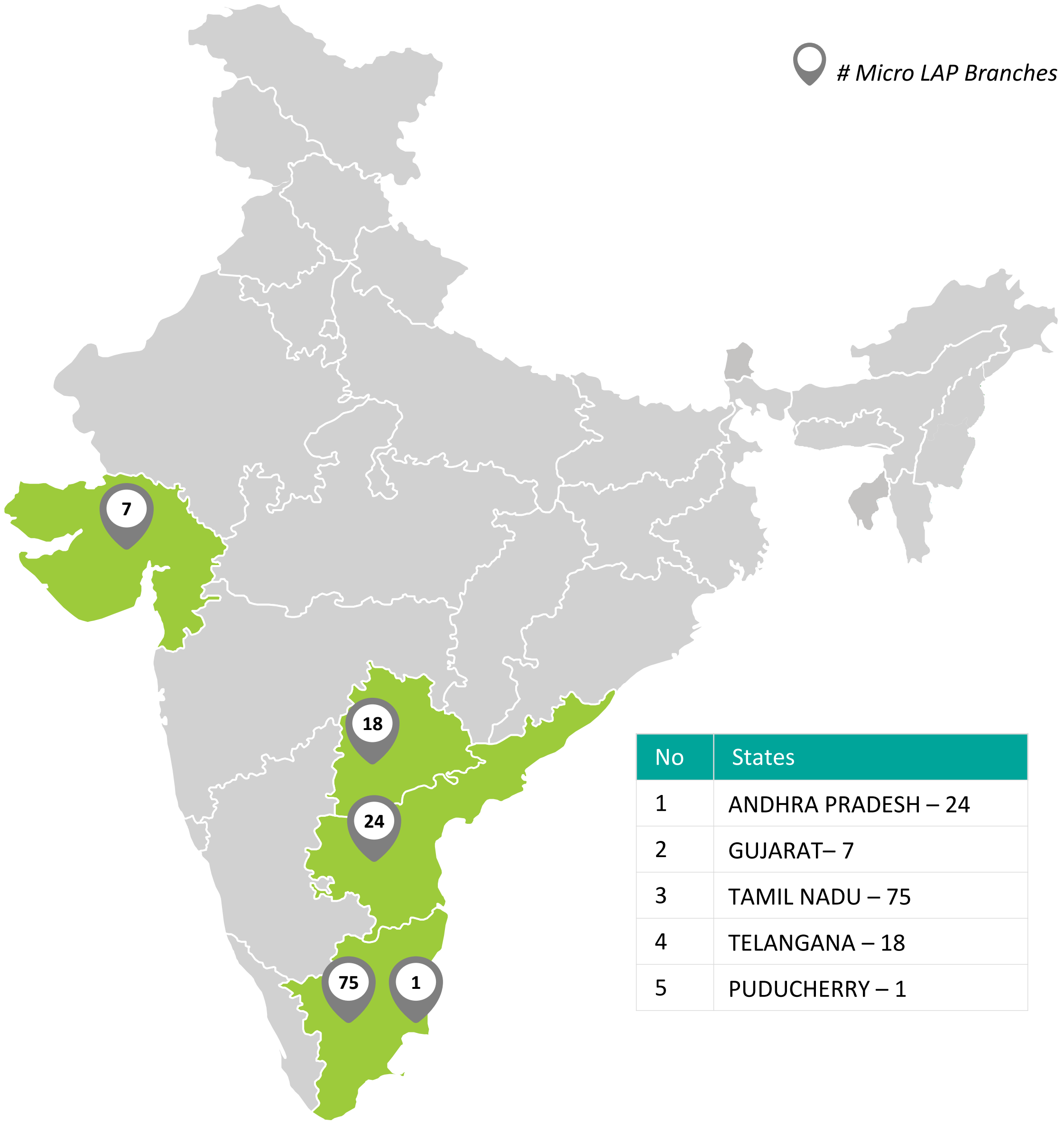
Launched Micro LAP (Loan Against Property) product in 2024 as a strategic growth & risk diversification initiative for a company predominantly engaged in vehicle financing.

A dedicated local team of ~600, with a strong footprint across Tier 3 and 4 towns in 4 states with vision to expand in more states.

	Salaried	Self Employed
Target Customer	Cash Salaried & Bank Credit Salaried	Tea/Food Stalls, Provision/stationary shops, Medical Shops, Fertilizer shops, Barber Shops, Vegetable traders, Daily wages workers, Mechanics shops, Meat Shops, Small transporters/travelers, Milk/Dairy Business
Customer Profile/type since Inception		
# of Accounts	946	2,474
Loan Amt Disbursed (%)	23%	77%

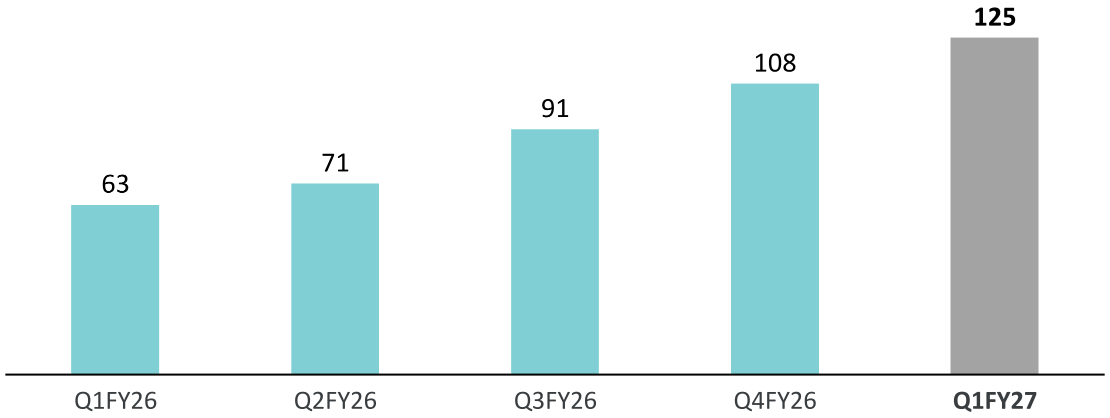
Property Types (as on June 2026)	%
Residential	98%
Commercial	2%

Scaling Micro LAP Through Existing Branch Infrastructure



No	States
1	ANDHRA PRADESH – 24
2	GUJARAT– 7
3	TAMIL NADU – 75
4	TELANGANA – 18
5	PUDUCHERRY – 1

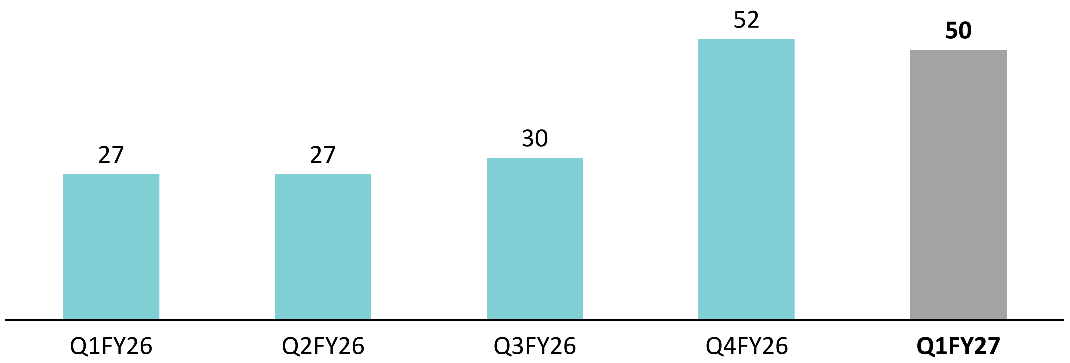
125 Branches Across 5 States & UT



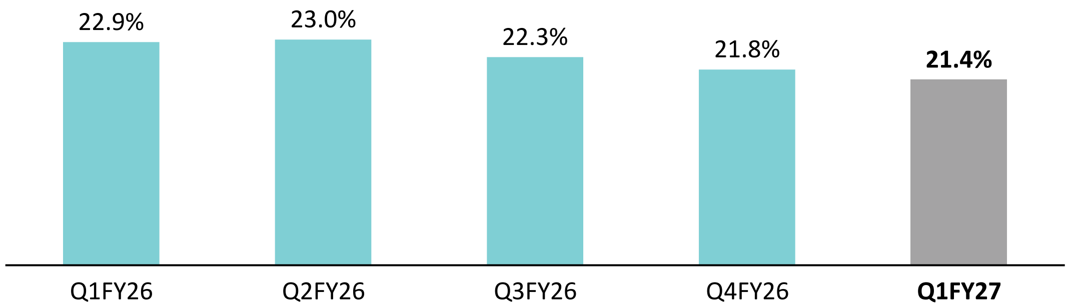
- Expanded Micro LAP presence by co-housing with existing Vehicle Finance branch network.
- The shared branch infrastructure helps improve reach and scalability without any significant incremental operating cost.
- Expansion continues to remain gradual and calibrated.

Micro LAP: Key Operational Metrics (1/3)

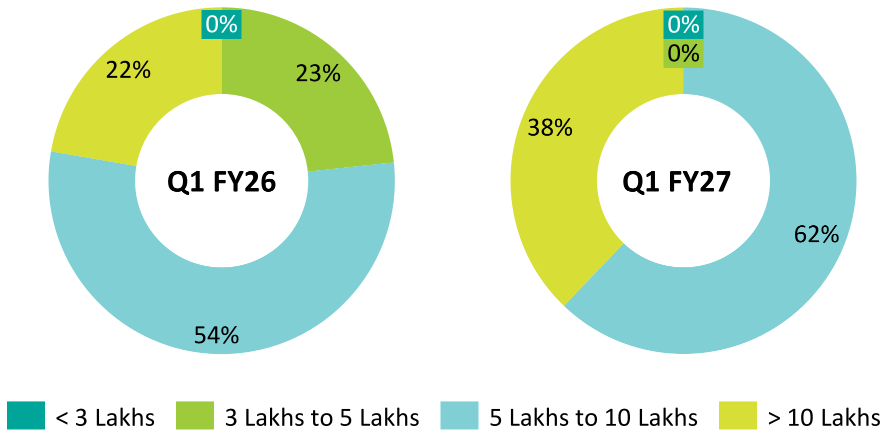
Disbursement (₹ crs)



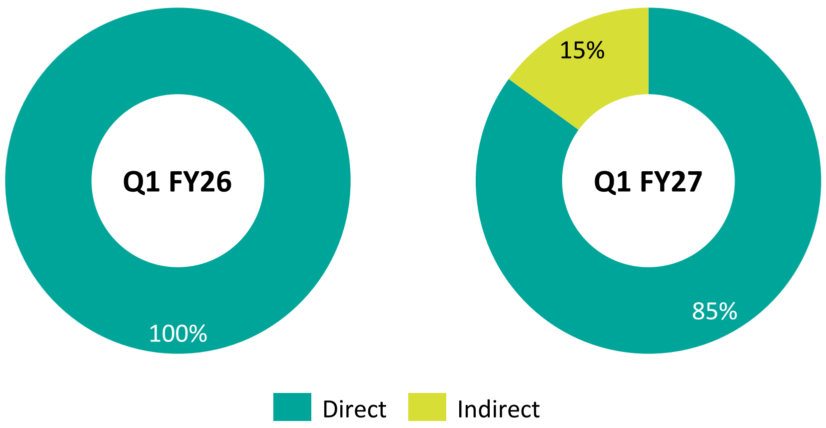
Disbursement Yield (%)



Disbursement by ticket size

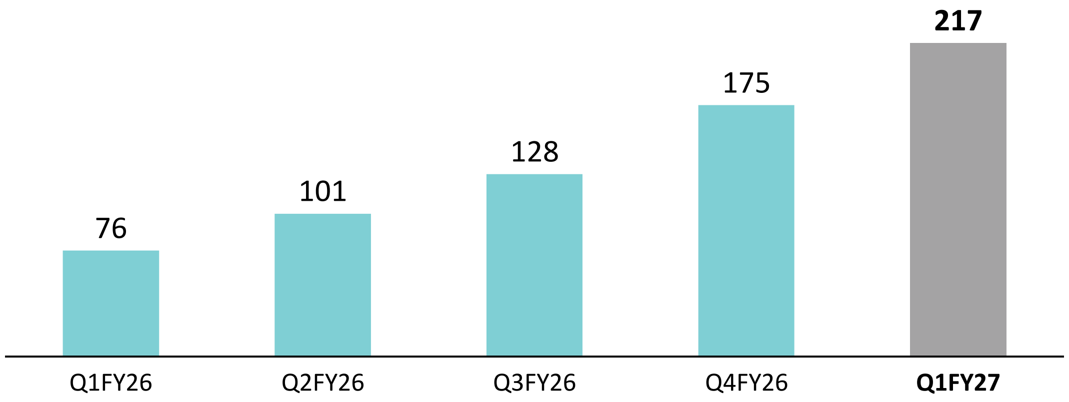


Disbursement by Distribution channel

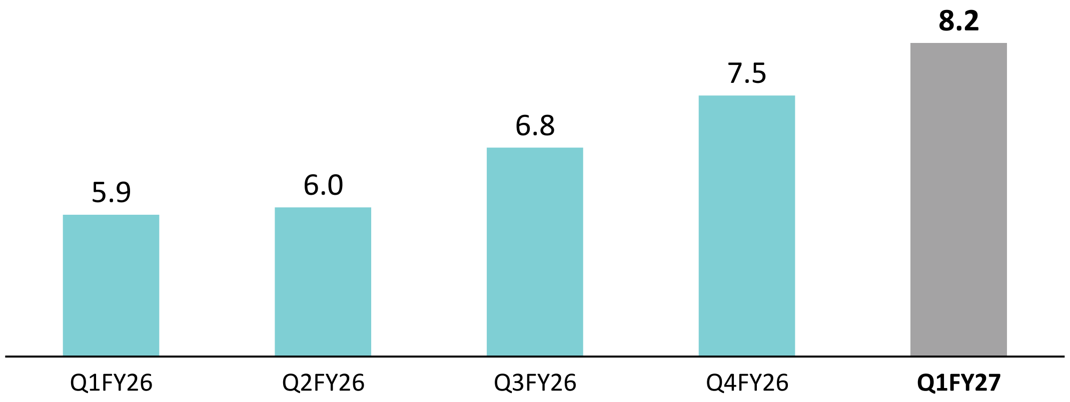


Micro LAP: Key Operational Metrics (2/3)

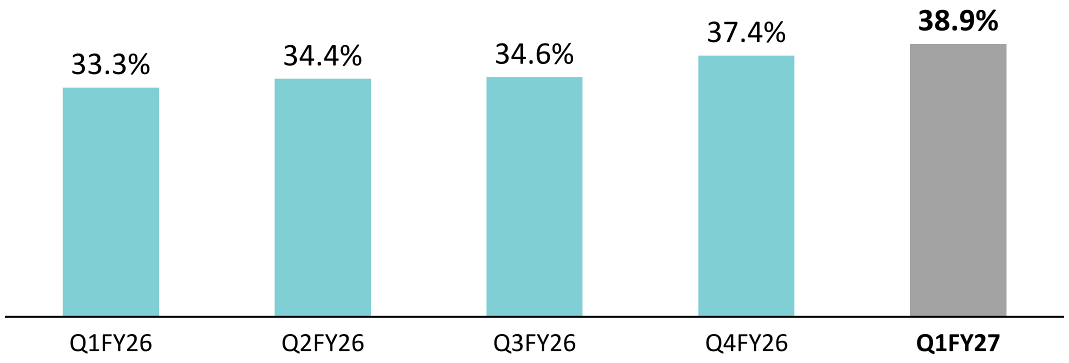
AUM (₹ crs)



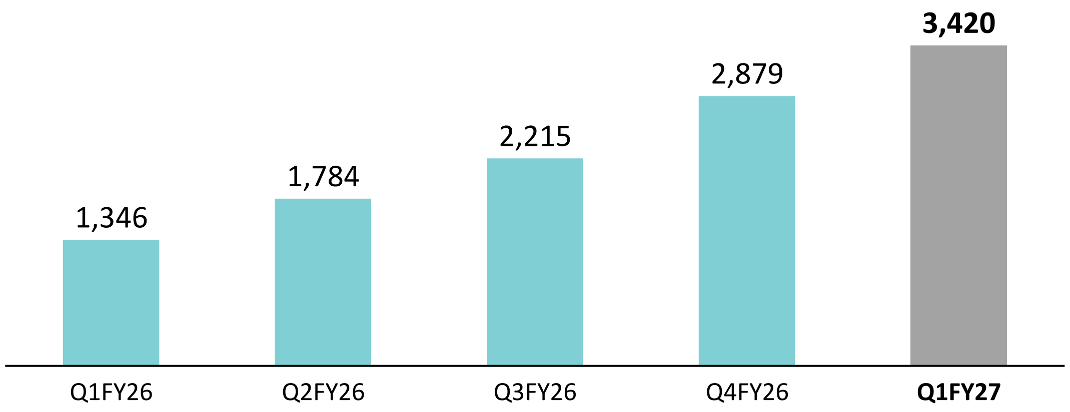
Average Ticket Size (₹ lakhs)*



Loan to Value (%)*



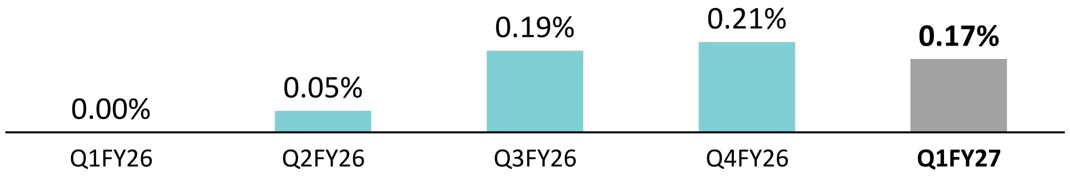
Number of Live Accounts



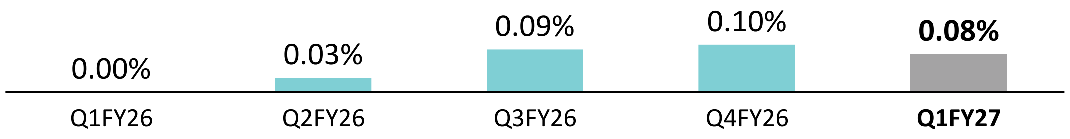
*based on Disbursement during the quarter

Micro LAP : Key Operational Metrics (3/3)

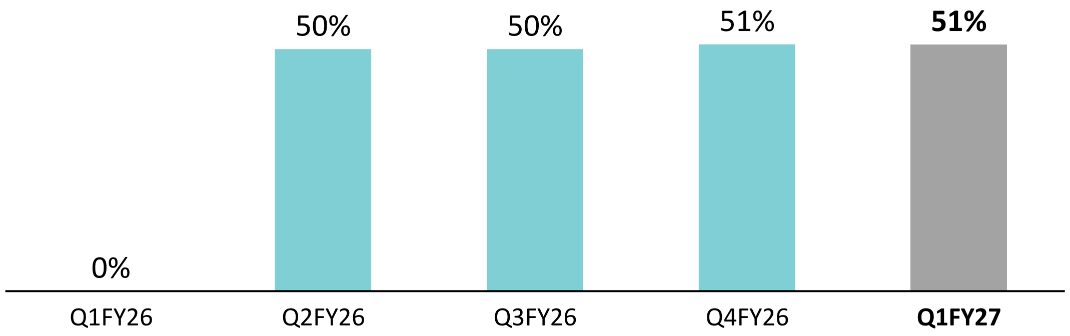
Gross Stage 3



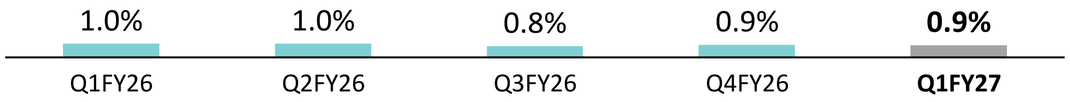
Net Stage 3



Provision Coverage Ratio



Overall Provision Coverage Ratio

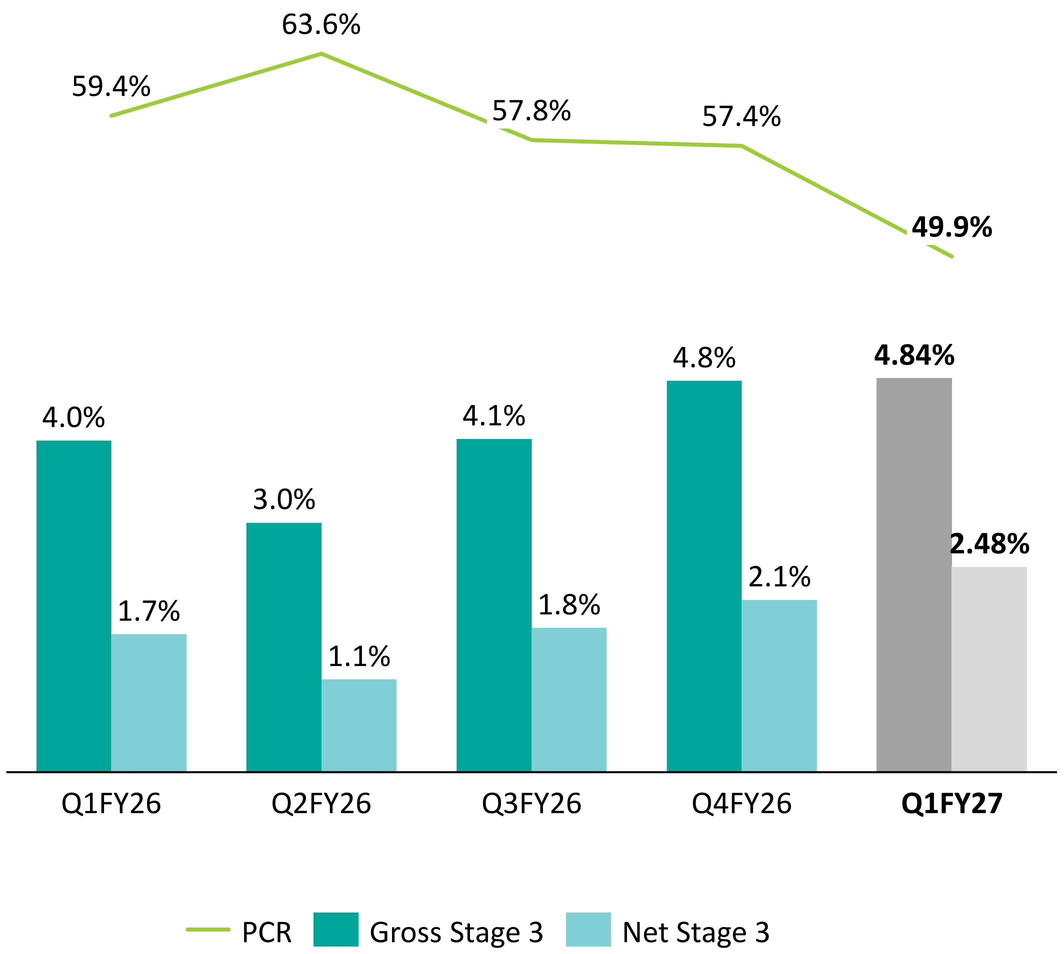


Asset Quality

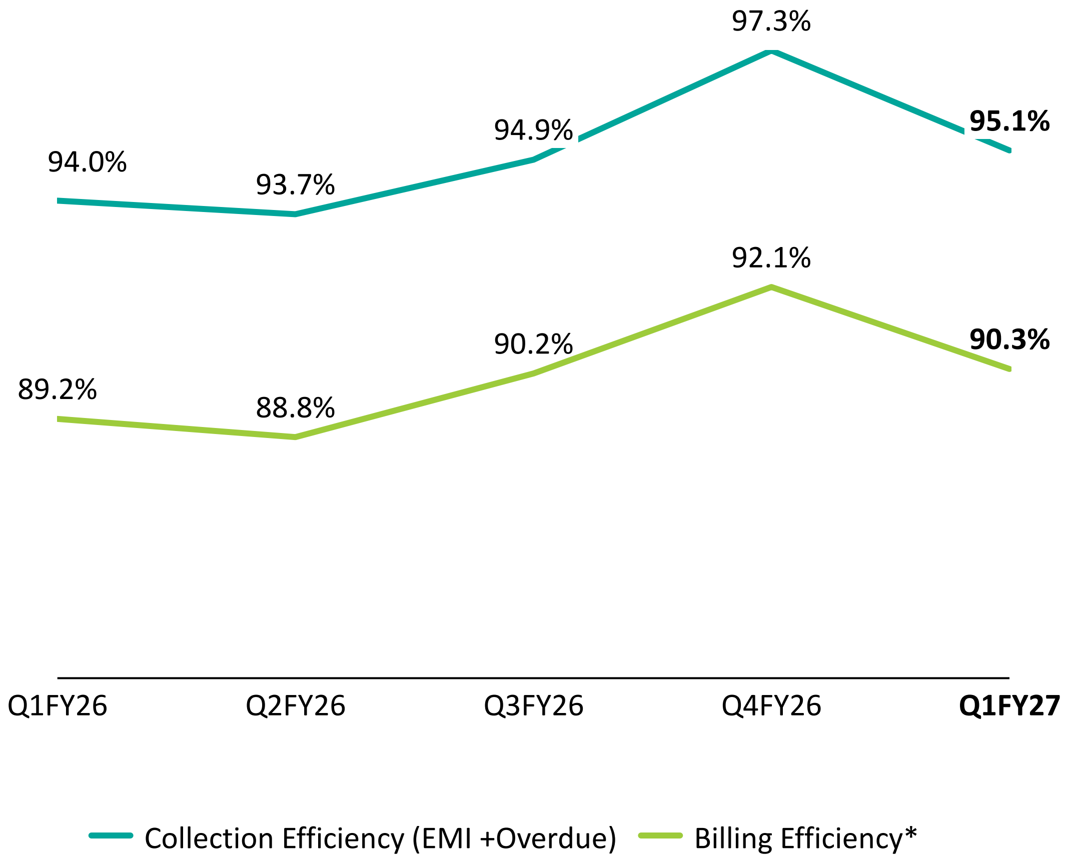
INDOSTAR

Asset Quality Parameters

NPA & PCR Trends (%)



Collection Efficiency (Inc Overdue) (%)



*Billing Efficiency- Collection against EMI due for the same period

Expected Credit Loss (ECL) Provisions

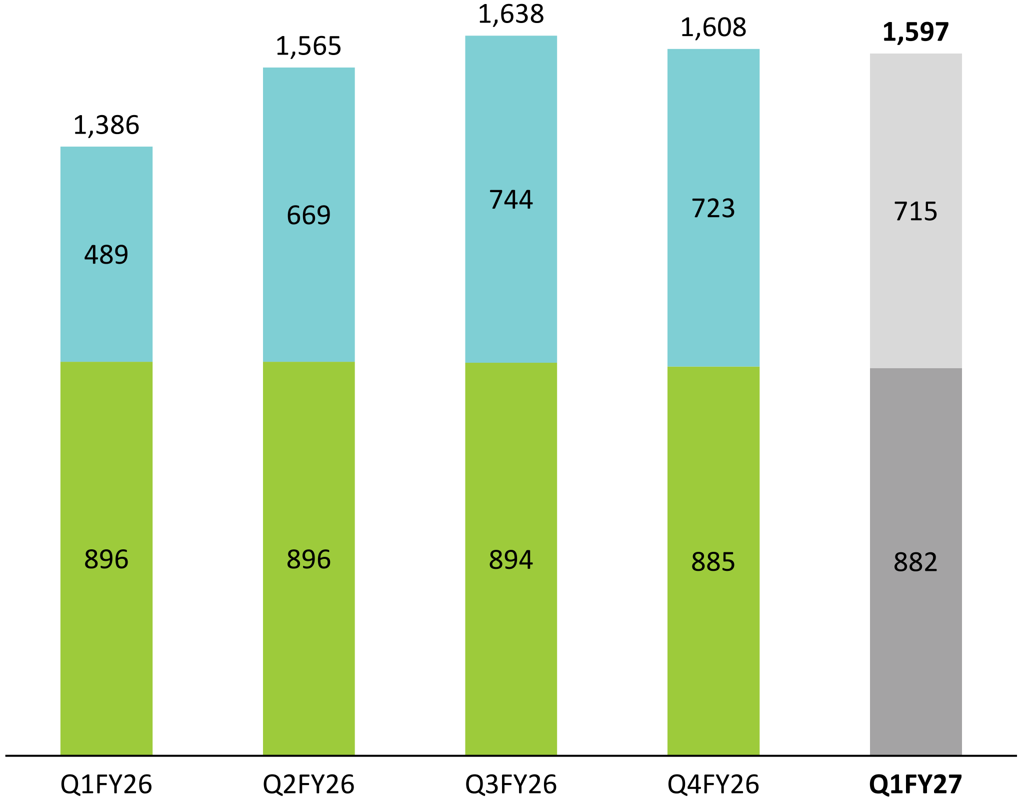
INDOSTAR
"Your Path To A Better Life"

Particulars (₹ in crs)	Q1 FY27	Q4 FY26	Q1 FY26
Gross stage 1	7,186	7,000	6,524
Gross Stage 1 as % to Loan Asset	88.68%	89.17%	88.73%
ECL Provision Stage 1	122	120	74
ECL Provision % Stage 1	**1.70%**	**1.72%**	**1.13%**
Gross stage 2	526	475	532
Gross Stage 2 as % to Loan Asset	6.49%	6.06%	7.23%
ECL Provision Stage 2	87	80	21
ECL Provision % Stage 2	**16.52%**	**16.87%**	**3.91%**
Gross stage 3	392	375	297
Gross Stage 3 as % to Loan Asset	4.84%	4.77%	4.04%
ECL Provision Stage 3	196	215	177
ECL Provision % Stage 3	**49.89%**	**57.40%**	**59.42%**
Total loan asset	8,104	7,850	7,353
ECL provision	405	416	271
Total ECL Provision / Total Loan Asset (%)	**4.99%**	**5.29%**	**3.69%**

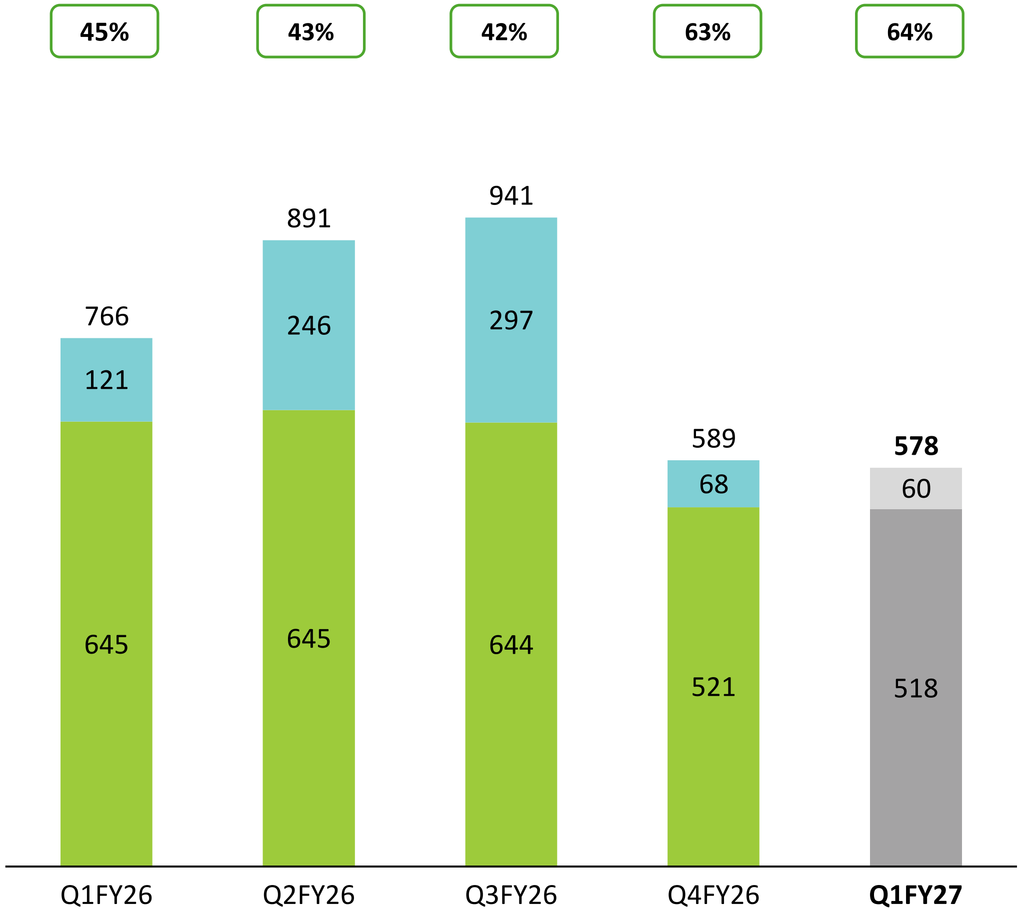
ECL provision includes management overlay

Security Receipt

Gross Security Receipt (₹ crs)



Net Security Receipt (₹ crs)

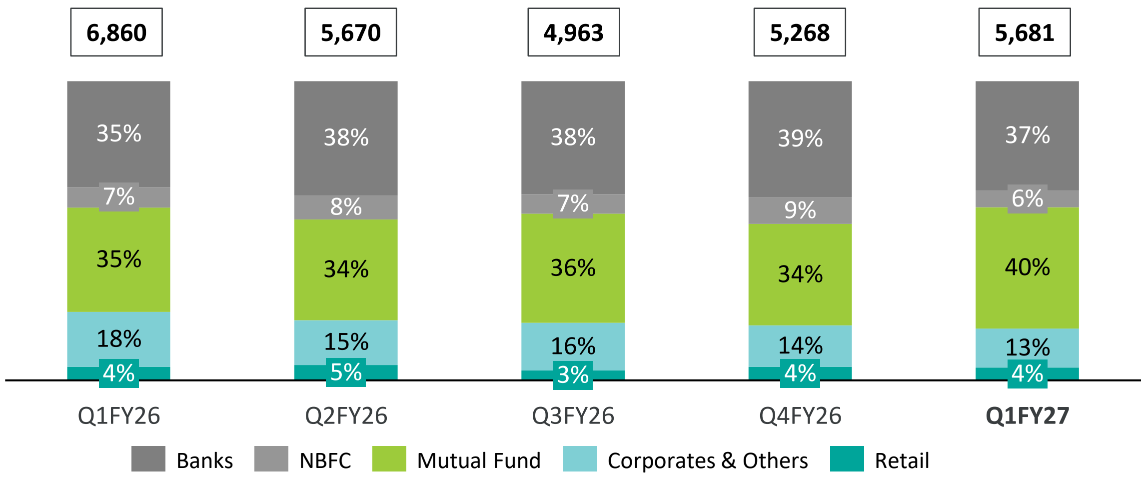


Vehicle Finance De-focused business % of Provision Covered

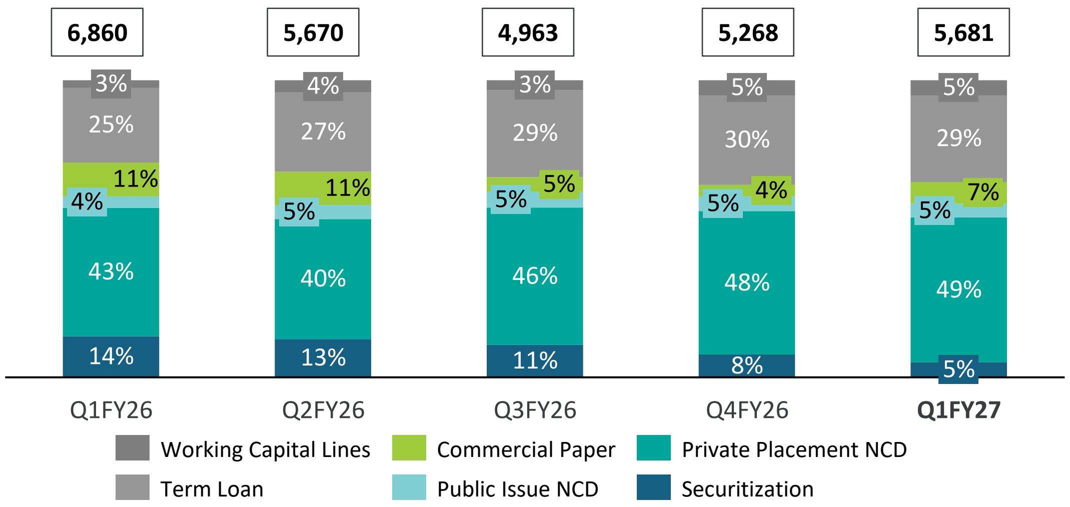
Borrowing Profile

Diversified Borrowing Profile

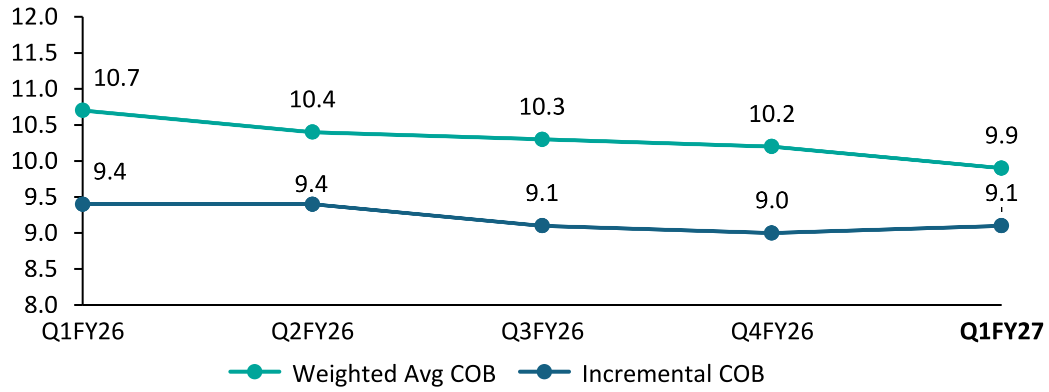
Investor Category (%)



Instrument Category (%)



Weighted Average & Incremental COB (%)



Credit Rating (CARE Edge & CRISIL):

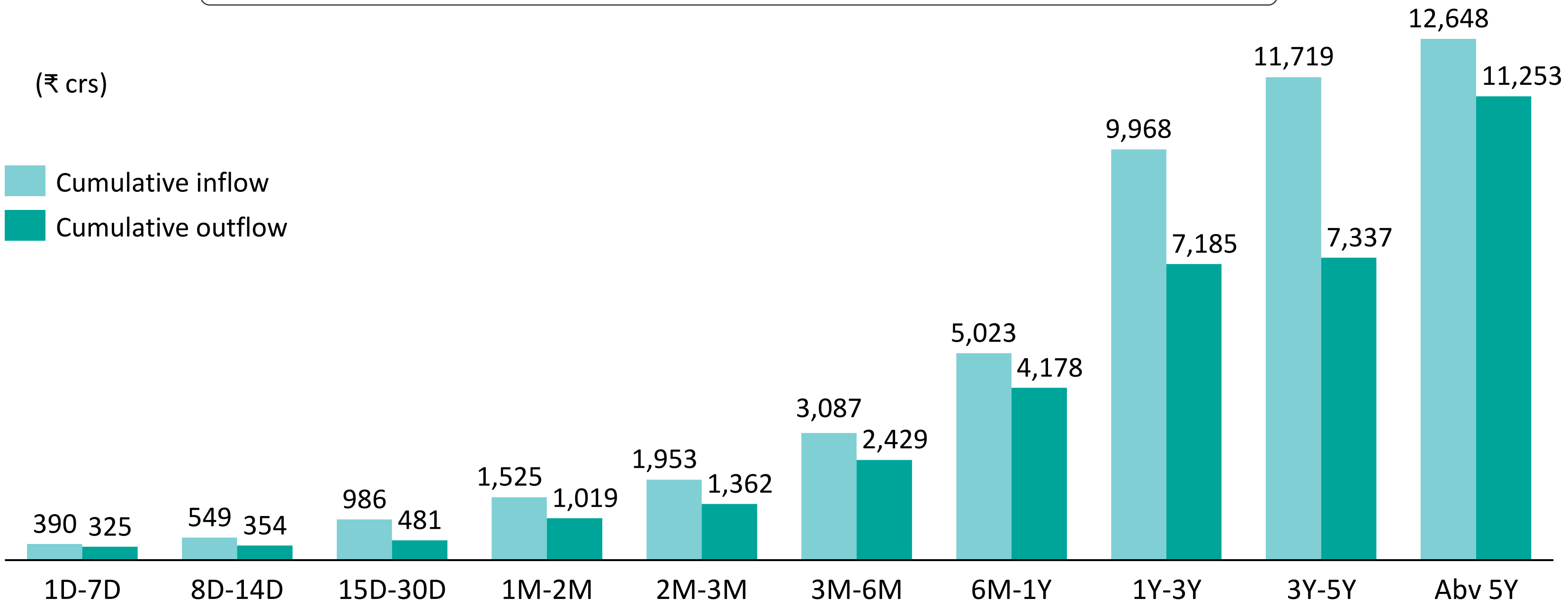
- Long term: AA- (Stable)
- Short term: A1(+)

Weighted average cost of borrowings remains at 9.9% in Q1FY27

Incremental cost of borrowings for the quarter is 9.1%

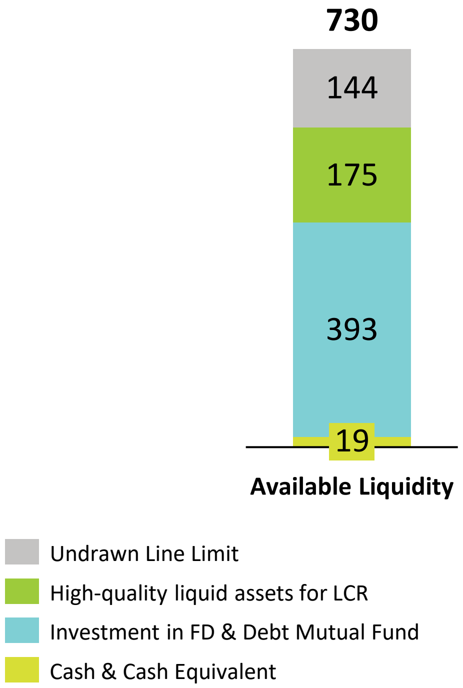
Strong ALM profile with comfortable liquidity

Structural liquidity Statement – June-26



Cumulative mismatch as % of cumulative total outflows									
20%	55%	105%	50%	43%	27%	20%	39%	60%	12%

Liquidity Buffer (₹ crs)

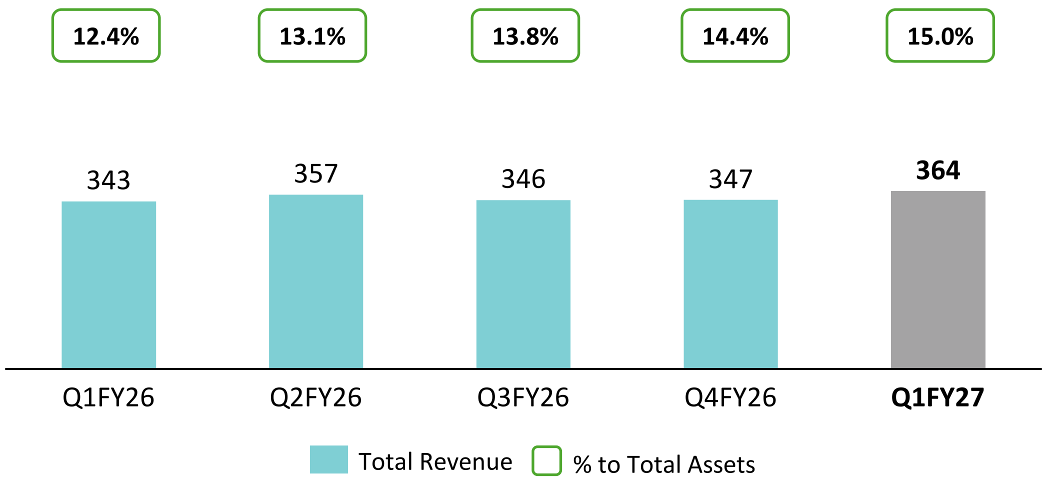


- **Positive Cumulative Mismatch Across All Buckets**: Demonstrates robust ALM, ensuring stability across short- and long-term horizons.
- **Strong Liquidity Profile**: Backed by substantial liquidity buffers via Debt Mutual Funds, FDs, Undrawn Term Loan, and Working Capital Lines.
- **Enhanced Financial Flexibility**: Liquidity strength supports operational resilience and positions us well for future growth opportunities

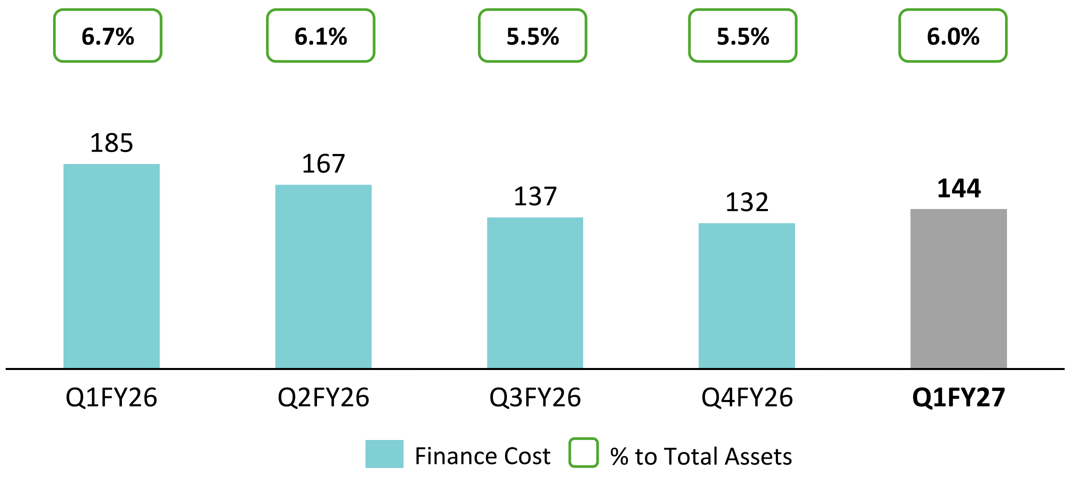
Financial Parameters

Key Financial Parameters (1/2)

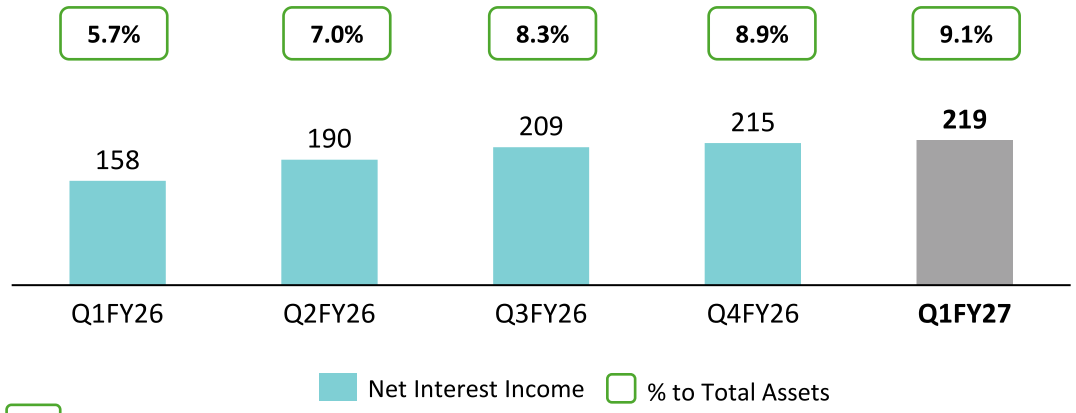
Revenue From Operations (₹ crs)



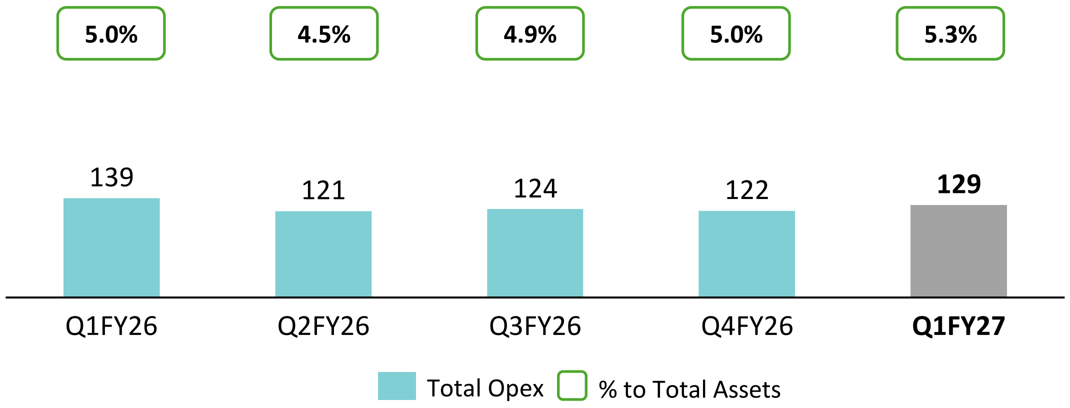
Finance Cost (₹ crs)



Net Interest Income (₹ crs)

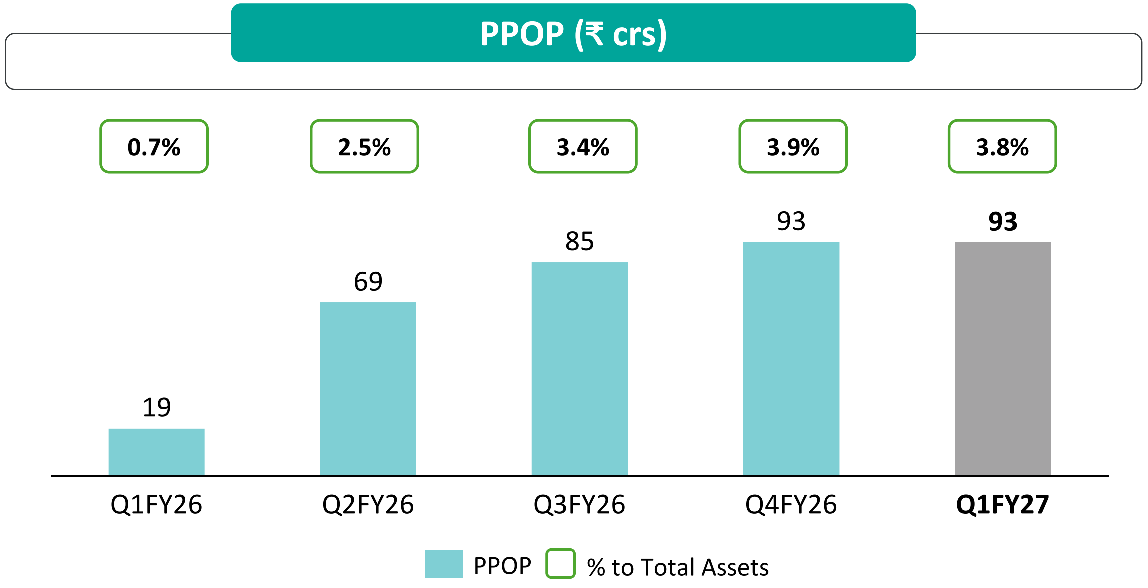


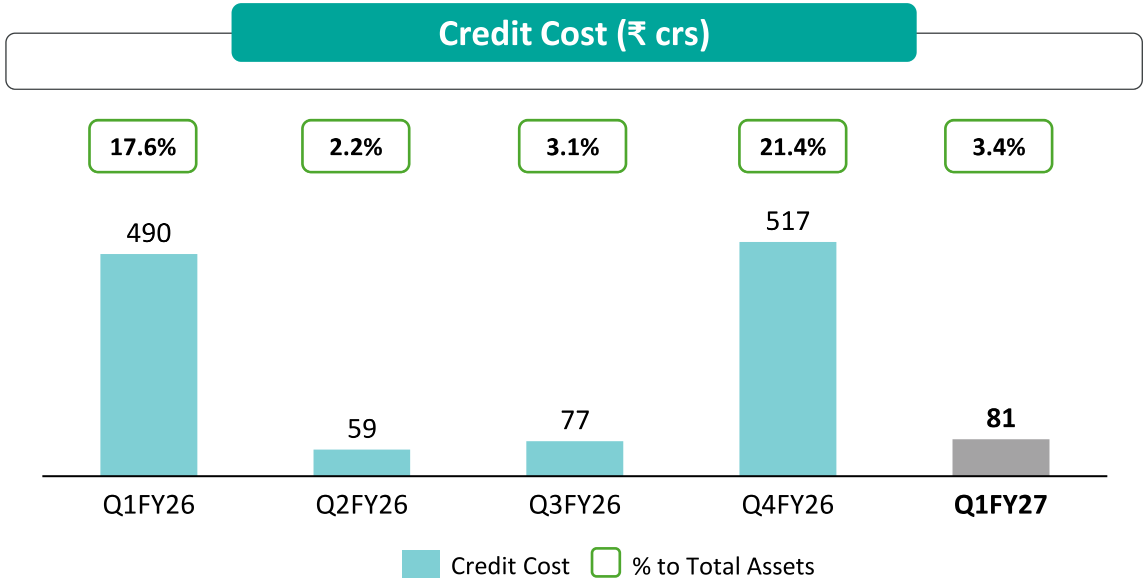
Total Opex (₹ crs)

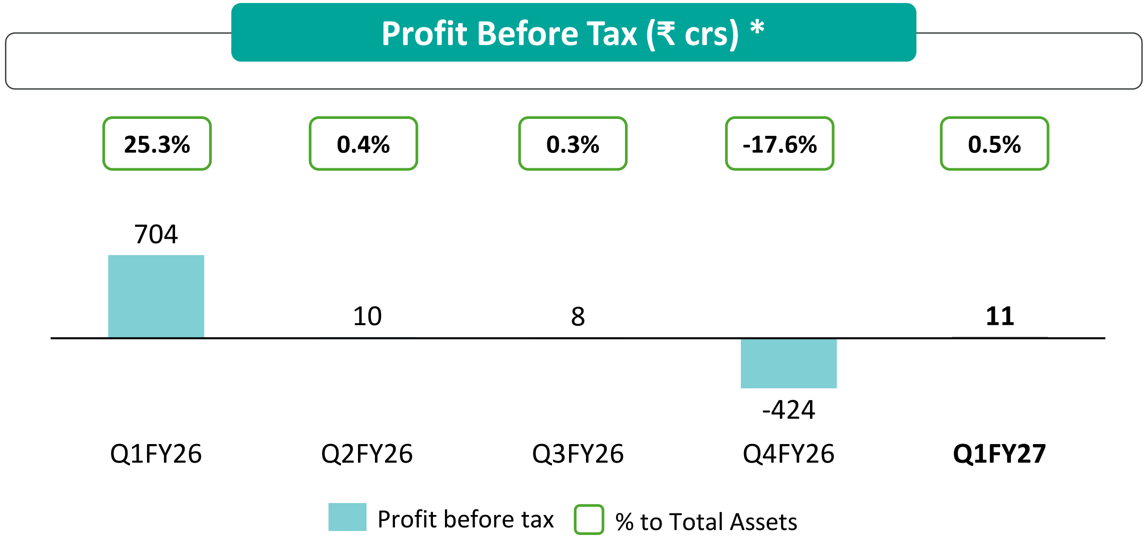


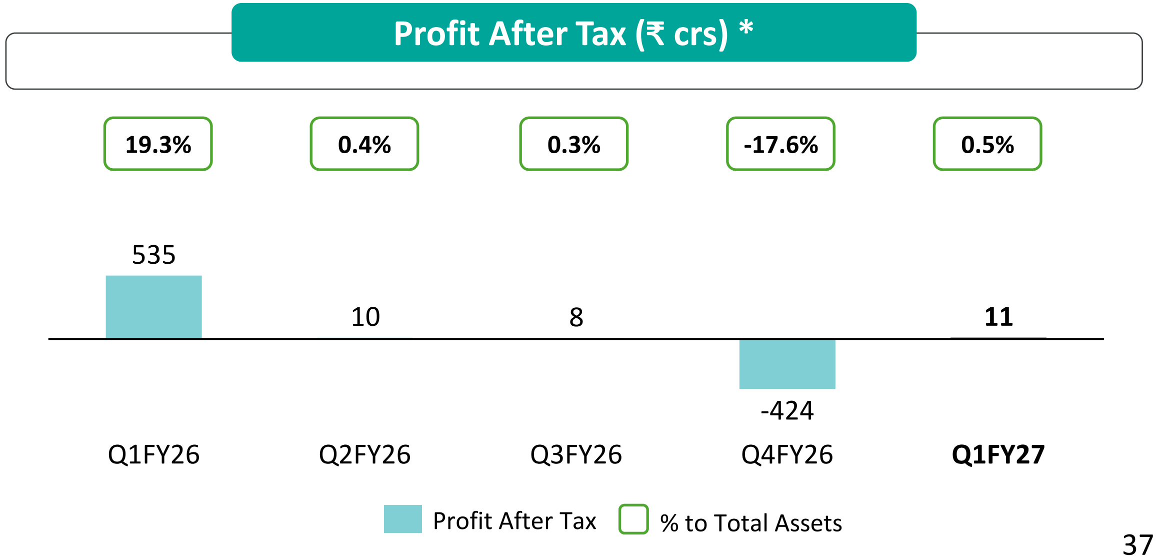
*Note: Annualized Figure

Key Financial Parameters (2/2)









*-Q1FY26 PBT & PAT includes gain on sale of HFC Business

*Note: Annualized Figure

Standalone Financial Performance

ICF Standalone - Income Statement

Particulars (₹ in crs)	Q1 FY27	Q4 FY26	Q-o-Q	Q1 FY26	Y-o-Y	FY26	FY25	Y-o-Y
Revenue from operations	363.9	346.6		343.5		1,392.9	1,403.9	
Interest expenses	144.4	131.9		185.5		621.2	740.8	
Net Interest Income	**219.5**	**214.7**	**2.2%**	**158.0**	**38.9%**	**771.7**	**663.1**	**16.4%**
Other Income	2.9	0.1		0.2		0.7	8.5	
Total Income	**222.4**	**214.9**	**3.5%**	**158.2**	**40.6%**	**772.4**	**671.6**	**15.0%**
Employee Benefits Expense	88.2	83.5		86.6		334.8	297.7	
Depreciation and Amortization Expense	6.4	6.3		7.3		28.9	30.6	
Other Expenses	34.8	31.8		45.4		142.3	153.1	
Total operating expenses	**129.4**	**121.5**	**6.5%**	**139.3**	**-7.1%**	**506.0**	**481.5**	**5.1%**
Pre-provision operating profit	**92.9**	**93.3**	**-0.5%**	**18.9**	**392%**	**266.5**	**190.1**	**40.2%**
Credit costs	**81.4**	**517.3**		**490.4**		**1,143.2**	**137.5**	
Profit/(loss) before exceptional items and tax	**11.4**	**(424.0)**		**(471.5)**		**(876.7)**	**52.6**	
Exceptional gain (net)	0.0	0.0		1,176.0		1,176.0	0.0	
Profit before tax	**11.4**	**(424.0)**		**704.4**		**299.2**	**52.6**	
Tax	0.0	0.0		169.0		169.0	0.0	
Profit after tax	**11.4**	**(424.0)**		**535.4**		**130.2**	**52.6**	

ICF Standalone – Balance Sheet

Equity & Liabilities (₹ in crs)	Jun’26	Mar’26	Jun’25
Financial Liabilities			
Trade payables	0.1	0.1	0.0
Debt Securities	3,488.3	3,074.2	4,028.3
Borrowings other than debt securities	2,344.2	2,402.6	2,818.2
Other financial liabilities	206.5	220.5	477.3
Total financial liabilities	**6,039.1**	**5,697.4**	**7,323.9**
Non- Financial Liabilities			
Current tax liabilities (net)	11.0	10.6	166.3
Provisions	19.4	18.3	10.3
Other non - financial liabilities	3.8	7.6	6.5
Total Non-Financial Liabilities	**34.2**	**36.5**	**183.0**
Equity			
Equity share capital	161.6	161.5	136.7
Other equity	3,632.6	3,616.0	3,838.2
Total Equity	**3,794.2**	**3,777.5**	**3,974.9**
Total Liabilities & Equity	**9,867.5**	**9,511.4**	**11,481.7**

Assets (₹ in crs)	Jun’26	Mar’26	Jun’25
Financial Assets			
Cash and cash equivalents	47.6	31.9	67.6
Bank balance other than cash & cash equivalent	265.7	273.4	324.8
Derivative financial instruments	5.8	11.9	-
Loans	7,699.2	7,434.5	7,081.5
Investments	1,101.7	981.9	1,474.0
Other financial assets	50.4	58.6	1,806.7
Total Financial Assets	**9,170.4**	**8,792.2**	**10,754.6**
Non-Financial Assets			
Current tax assets (Net)	0.0	12.6	11.7
Deferred tax assets (Net)	317.7	317.7	316.7
Property, plant and equipment	45.4	49.7	57.4
Assets acquired in satisfaction of claims	7.0	7.0	7.0
Goodwill	300.2	300.2	300.2
Intangible assets	4.2	4.9	7.5
Other non-financial assets	22.6	27.1	26.6
Total Non-Financial Assets	**697.1**	**719.2**	**727.1**
Total Assets	**9,867.5**	**9,511.4**	**11,481.7**

Credit & Collection

Robust Credit & Collections Infrastructure: Build for Control, Design for Scale

Strong Credit Underwriting

System controls linked to policy to block duplicate UCICs and enforce rules at login in the LOS	Independent Valuations & Automated LTV Governance
End-to-end automated underwriting with Aadhaar/PAN scan, API CIBIL checks	Approval Matrix & Deviation Control minimizing overrides
AML & Risk Categorisation built into LOS	Digital documentation and QC via e-agreements, eNACH, and pre-disbursement checks.

Robust Collections & Monitoring

Real-Time Field Integration with geotagging for accountability	DSA Monitoring & Breach Control with immediate business holds until Compliance
Post-Disbursement Monitoring with daily PDD tracking	Proactive Recovery Measures such as repossession and legal proceedings
Early Delinquency through field teams, call centre engagement, and digital outreach	Managerial oversight ensuring uniform standards and swift risk escalation

Information Technology

Data Science Led Credit & Collections Intelligence Ecosystem

INDOSTAR
"Your Path To A Better Life"

Accelerating Growth, Improving Portfolio Quality, and Driving Operational Efficiency

Data Science Practice Established in FY'26

IndoStar has accelerated its analytics transformation across the customer lifecycle — spanning Sourcing, Underwriting, Portfolio Monitoring, Collections, and Fraud Intelligence, creating scalable Data Science capabilities embedded into business decisioning.

Data Science Impact Snapshot

65%
Targeted STP Enabled for Car & SCV by March'27

70%
Scorecard Coverage by March'27

Intelligent Collections Analytics

Flow Forward Propensity Models deployed across delinquency buckets (0→X, X→1, 1→1+, 2→2+, 3→3+, 4+ buckets)

Output: High / Medium / Low collection propensity segmentation

Business Value:

- ✓ Prioritized collection effort
- ✓ Focus on high-risk accounts
- ✓ Improved intervention timing

Analytics-led risk prioritization replacing uniform treatment strategies

Bureau Intelligence & Early Warning

Always-on Customer Risk Monitoring

- Daily Bureau Trigger ingestion
- On-us and Off-us payment monitoring
- New external loan & liquid loan detection
- Address & phone updates for skip tracing

Early Warning Signals:

- ✓ Risk deterioration alerts & pre-delinquency feed

Proactive risk detection and stress management

Data Science Driven Sourcing & Decisioning

Automated Underwriting & Risk Decisioning

- Scorecard-led underwriting for CV and Car implemented
- Risk-based pricing implemented
- Enabled Faster TAT attracting better quality customers

Balancing growth with portfolio quality

Next Generation Intelligence Pipeline

Under Development

- Settlement Model
- Fraud Trigger Framework
- Lead Scoring Engine
- Bureau-led Lead Conversion Models

Expected Outcome:

- ✓ Higher conversion, fraud prevention, better sourcing

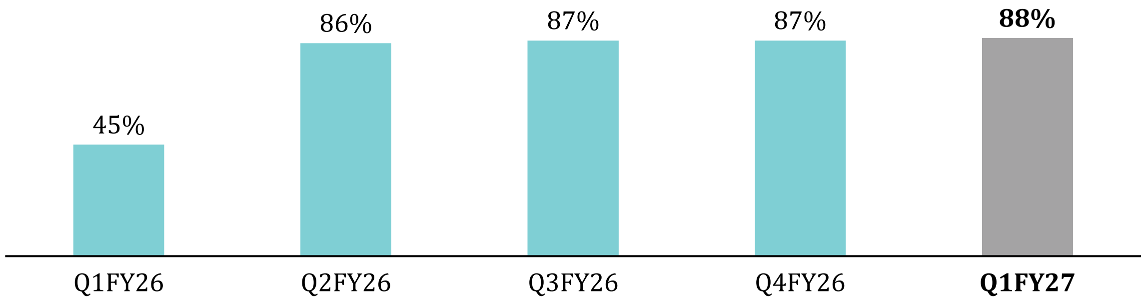
Expanding data driven decisions across the lending value chain

Strategic Vision | Creating a unified data driven ecosystem enabling smarter acquisition, stronger portfolio quality, proactive collections, and scalable growth

Acquire → **Underwrite** → **Monitor** → **Predict** → **Collect**

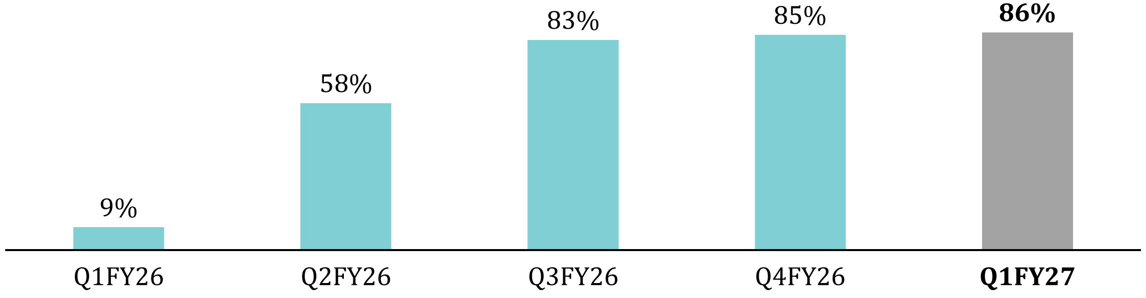
Digital Transformation across the Lending Journey

E-NACH



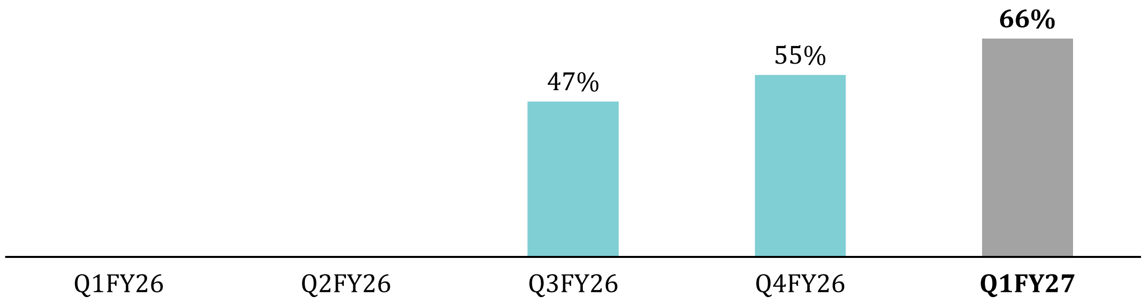
E-NACH adoption reached **88% in Q1FY27**, reflecting strong penetration and consistent customer onboarding efficiency

E-Agreement



E-Agreement usage improved to **86% in Q1FY27 from 9%** in Q1FY26, driven by process digitization and enhanced customer convenience

E-Application



E-Application penetration increased to **66% in Q1FY27**, supported by gradual expansion of digital sourcing capabilities across branches

Overall Technology Spread - Software Frameworks & Tools

Interaction Layer

- Loan Origination
- CRM
- Indo Mitra Mobile App
- Partner Integration
- Vendor On-boarding

Data Storage & Service Layer

- Data Repository
- Loan Management
- Collections, V-repo
- Incentive Management
- Accounting & GL
- Treasury

Business Intelligence & MIS

- Business Intelligence
- Data Visualization

Holistic Digital Framework of LOS Transformation

Sourcing

- Integration with Partners
- Real-time KYC validation through APIs
- OCR & OTP based validations
- Pre-approved loan offers
- Document collection

Underwriting

- Third party validations
- Multi Bureau checks
- Online Vehicle Valuations
- Penny drop bank account verification
- Rule engine for automated decisions

Disbursements

- Document digitalization
- E-signing
- E-stamping
- Post disbursement document tracking
- ENACH mandates
- Digital letters over WhatsApp

June 2026: VF : E-NACH: 88% , E-Sign: 86% | MLap: E-NACH: 100% , E-Sign: 100%

Risk Management

Integrated Risk Management Framework

Risk oversight is embedded into the Company's operations through a structured framework that identifies, evaluates, and mitigates key financial, operational, and compliance risks.

Operational Risk

Addressed through defined processes, audits, and staff training

Regulatory & Compliance Risk

Mitigated via internal audits, compliance testing and monitoring, IT-led controls, and a proactive policy and training environment

Liquidity Risk

Controlled by active ALM practices and maintaining liquidity contingency buffers

Fraud & Cybersecurity Risk

Tackled through a Risk Control Unit. DLP tools, SOC monitoring, and recovery planning

Credit Risk

Managed through rigorous underwriting, portfolio monitoring, and ECL provisioning

The Board and Management remain jointly accountable for ensuring effective controls and timely financial reporting.

Risk Governance and Control Mechanism

INDOSTAR
"Your Path To A Better Life"

Interest Rate Risk

- Assesses key factors including **customer profiles, competitive landscape, and growth objectives** when making interest rate adjustments
- Actively **monitors fluctuations** in interest rates
- Takes appropriate actions to **protect the company's business interests**

Asset Liability Management (ALM) Risk

- In line with the Company's Risk Management Framework, **ALCO monitors risk and implements strategies** related to asset and liability management.
- The ALM **support group meets regularly** to evaluate liquidity positions.
- The Company consistently **maintains adequate liquidity assets and reserves** to support business growth and fulfill financial obligations.
- Ensures **continuous access to funding** to maintain liquidity during unexpected situations.

Credit Risk

- Follows a **comprehensive credit policy** with strict approval processes to reduce risk
- Implements **strong post-sanction monitoring and collection** practices
- **Tracks portfolio trends and early warning signals** to strengthen risk management

Risk Vision

- Risk Appetite statement implemented as a strategic lever which has a strong linkage to functions with well defined thresholds and robust governance mechanisms. 150+ matrices tracked across business & functions with defined frequency.

Regulatory Risk

- Ensures strict compliance with applicable regulations through a **robust internal control system.**
- **Leverages advanced IT systems and a skilled workforce** to support regulatory adherence.
- **Actively monitors policy developments** and responds proactively to regulatory changes.
- **Takes timely actions** to mitigate regulatory risks.

Operational & Fraud Risk

- Implements a **strong control** to effectively identify and manage operational risks.
- A strong control framework is in place to prevent, detect, investigate, and manage fraud.
- The Risk Control Unit (RCU) leads efforts to monitor, investigate, and prevent fraudulent activities.
- The Company follows a zero-tolerance policy toward fraud, promoting awareness and enforcing strict controls.
- Fraud Risk Management reports directly to the Chief Risk Officer.
- The Audit Committee and Board of Directors review fraud cases flagged by regulators.

Information Security Risk

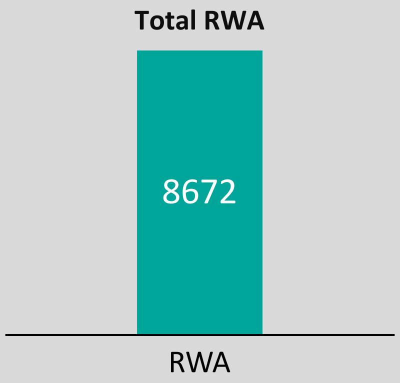
- **Enforces strict information classification and Data Leak Prevention (DLP)** controls to prevent unauthorized data disclosure.
- **Security Operations Centre (SOC)** actively monitors and responds to security incidents.
- **Conducts regular vulnerability assessments across** all infrastructure and applications.
- Continuously **monitors brand risks and threats** to ensure complete protection.
- **Maintains strong email and network security to protect communications and data** and Implements detailed Business Continuity and Disaster Recovery plans for operational resilience.

Capital and Liquidity risk

ALM: Stringent Internal Threshold

Time Bucket	RBI thresholds	ICF Internal thresholds
0-7 days	-10%	-10%
8-14 days	-10%	-10%
15 days - 1 month	-20%	-10%

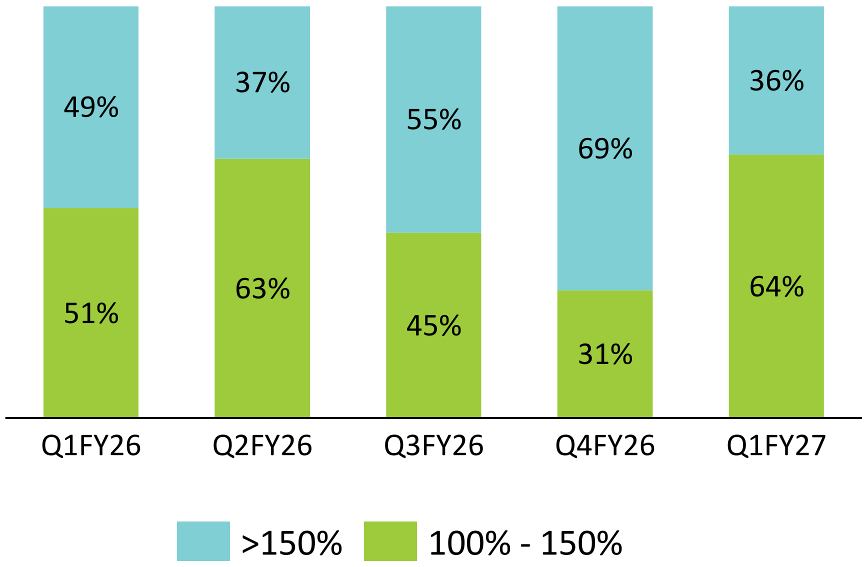
- No cumulative negative mismatch across time buckets
- No any breach in internal thresholds demonstrating strong adherence to regulatory compliance with sufficient liquidity.



Regulatory requirement for NBFC's to maintain RWA as Tier I capital	**At least 15%**
IndoStar maintain RWA as Tier I capital	**34.8% as on 30th June 2026**

Liquidity: LCR maintained at 1.53x-1.78x of RBI mandate

LCR Q1FY26 – Q1FY27



153%

Avg daily LCR Q1FY27

All quarter % observation of Daily LCR is above 100%

LCR – Liquidity Coverage Ratio

RBI has mandated daily LCR of 100%   RWA: Risk Weighted Risk

Regulatory & Compliance Risk (1/2)

Effective Governance Augmented By A Strong Compliance Function

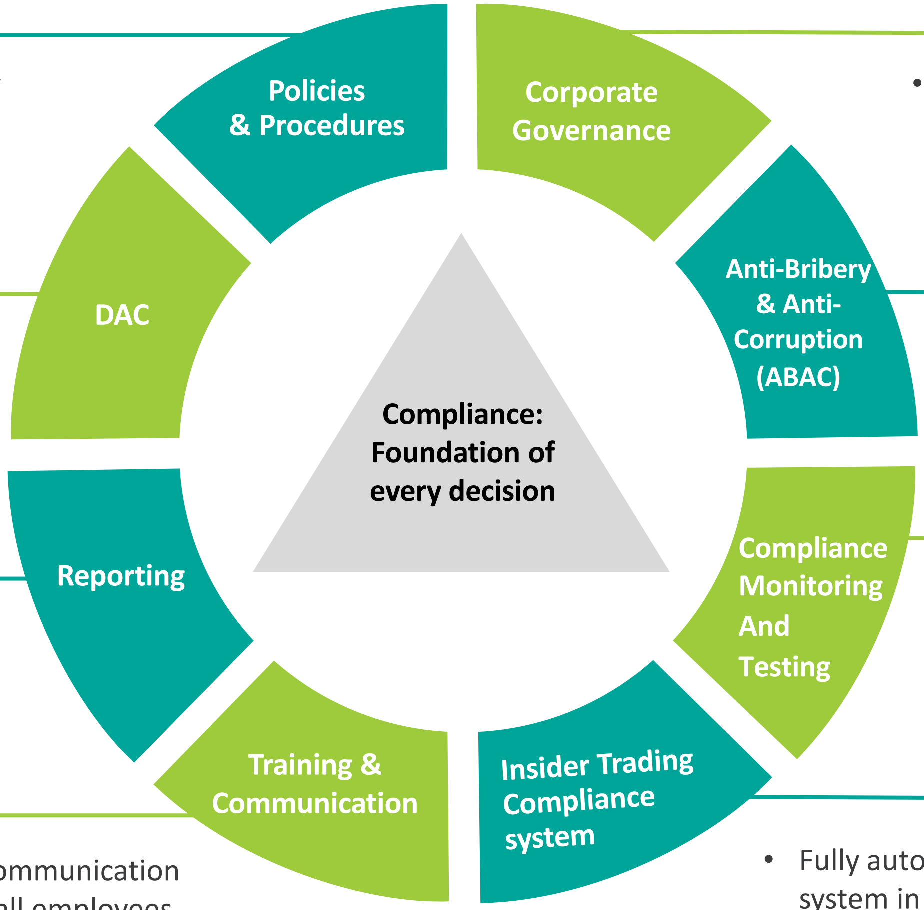
INDOSTAR
"Your Path To A Better Life"

Governance and Compliance Forms the core of every business and functional process

- Comprehensive Compliance testing conducted throughout the year by independent agencies and internal teams.
- Automated compliance monitoring tool for tracking, reporting and efficient dissemination of all regulatory changes to senior management and other key stakeholders.
- The Fair Practice Code is rigorously adhered to, both in principle and in day-to-day operational practice.
- Ongoing training programs equip employees at every level with knowledge of evolving regulatory requirements
- Centralized Compliance Team Experienced Compliance Professional with collective experience of 40+ years.
- The Board and Senior Management set a clear "compliance-first" tone, ensuring adherence across all levels, right down to field staff.
- A zero-tolerance stance is maintained against any form of non-compliance
- A robust Code of Conduct is enforced uniformly for employees, DSAs/DMAs, and collection agents

Regulatory & Compliance Risk (2/2)

Governance Further Strengthened By Robust Compliance Mechanisms



- Annual Review and approval of all key policies by the Board
- Strong oversight by the Board and Management level Committees focusing on internal controls and regulatory Compliance.
- Internal Disciplinary Action Committee (DAC) to review violations of Policies / Process / Complaints / Frauds
- Implemented extensive ABAC Policy and established a structure of ABAC Program.
- Robust and transparent whistle-blower mechanism and Policy
- Compliance monitoring and reporting through fully automated Compliance Tool, periodic Compliance Risk Assessment and Compliance Testing.
- Periodic Trainings are imparted and communication mailers are circulated to all employees.
- Fully automated stringent insider trading compliance system in place. Any transaction by insiders need prior compliance approval

Cyber risk: Information Security Risk Management Process to Prevent, Detect and Mitigate Risk

Building Resilience Through People, Process, and Technology

Dimension	Focus Area	Key Initiatives
People	Awareness & Accountability	➢ A competent and fully enabled security team that drives effective mitigation of cyber risks across the organization ➢ Regular employee training programs and engagements • Phishing simulations • Crisis management drills • Seasonal campaigns connecting cyber hygiene with real life analogies • Sharing RBI and Cert-In Advisory with Partners/Vendors • Mandatory internal refresher course conducted annually
Process	Governance & Response	• Clear risk ownership • Incident response & escalation workflows • Strong compliance and assurance layer (VAPT, Internal & External Audits) • Red Teaming Exercise for real world readiness • Monthly IT Governance & risk reviews
Technology	Detection & Protection	• Multi-layer defense architecture • Advanced monitoring & control systems (SOC / SIEM / XDR/PAM) • Continuous vulnerability assessments • Dark-Web & Brand Monitoring
Tools	Automation & Analytics	• Threat intelligence platforms • Automated ITSM ticketing tool for Security events • Automated patch management

Integrated Governance and Risk Framework

Building Resilience Through People, Process, and Technology

Board of Directors	Risk Management committee	Chief Risk Officer	Risk management team
Oversee entire risk management process	Meets four times a year, periodic review of Risk framework and process, key risk movements and other initiatives	Establish framework, tools and techniques, create risk awareness, work with functional heads to identify, assess, mitigate, monitor and report key risks	Executes the risk strategy through: identification, assessment, and mitigation of risks. continuous monitoring, ensuring strong control environment.

Well defined mechanism and review structure

- Risk assessment and monitoring conducted across businesses periodically
- Disciplined governance framework with Board oversight, defined committees to manage risk and maintain asset quality

Name of committee	Key Risk reviewed
Risk management committee	Monitors overall enterprise risk like credit, market, operational and other risks
Asset Liability committee	Capital and Liquidation risk
Audit committee	Oversees financial reporting, auditor recommendations, internal controls, and the whistle blower mechanism
IT Strategy committee	IT and cyber security risks and IT outsourcing risk
Stakeholder’s relationship committee	Reputational Risk

Ownership Structure and Management Team

Esteemed Board of Directors

Naina Krishna Murthy
Chairperson and Non-Executive Independent Director

- She has more than two decades of experience in the legal sector. She is the Founder and Managing Partner of Krishnamurthy & Company
- Over the years, Mrs. Murthy has built a strong reputation in corporate commercial law, specifically in the areas of M&As, JVs, collaborations and PE/VC investments
- She holds a degree in Law, with a B.A. and LLB (Hons) from National Law School, Bangalore

Hemant Kaul
Non-Executive Independent Director

- He has vast experience as an independent management consultant, having worked with private equity firms to evaluate investments in the financial sector
- He holds a Bachelor’s degree in Science and a Master’s degree in Business Administration from Rajasthan University

Sujatha Mohan
Non–Executive Independent Director

- She is the founder of Pharus Consulting LLP, supporting BFSI organizations with digital, business, and execution strategies from a practitioner’s perspective, and is recognized for driving strategic and transformative initiatives.
- Her areas of specialization include core banking, core modernization, API Strategy, Digital Transformation & Payments. She is also a Wharton Alumnus

Bobby Parikh
Non-Executive and Non-Independent Director

- He has nearly three decades of experience in financial services industry/reorganizations
- His area of focus is providing tax and regulatory advice in relation to transactions and other forms of business reorganizations
- He is a qualified Chartered Accountant from the ICAI and holds a Bachelor of Commerce degree from the University of Mumbai

Esteemed Board of Directors

INDOSTAR
"Your Path To A Better Life"

Aditya Joshi
Non-Executive Non-Independent Director

- He is a Managing Partner at Brookfield, and heads the private equity business in Asia-Pacific
- Prior to Brookfield, he was a Principal at Apax Partners and previously worked at the Blackstone group and Morgan Stanley in India
- He holds an MBA from The Wharton School, University of Pennsylvania, a bachelor's degree in accounting and finance from the University of Pune and is a CA and member of the ICAI

Devdutt Marathe
Non-Executive Non-Independent Director

- He is currently a Managing Director at Brookfield Asset Management focused on the Private Equity business in the India / Middle East region and has over 15 years' experience in private equity and financial services
- He is a B.Tech. and M.S. in Electrical Engineering from IIT Madras and Caltech, and PGDM (MBA) from IIM Ahmedabad

Vishal Goenka
Non-Executive Non-Independent Director

- He is a Managing Director at Everstone Capital, focusing on investments in industrials and financial services businesses.
- Previously, he has worked with Warburg Pincus in their India business and J.P. Morgan in their IB business.
- He holds a post-graduate degree in management from IIM Indore (Institute Gold Medalist) and an engineering degree from University of Mumbai

Randhir Singh
Managing Director & Executive Vice Chairman

- He began his career at Citibank India in 1995 building deep expertise in banking and capital markets. He went on to lead financing businesses at Deutsche Bank as Managing Director and India Head, followed by his tenure as CEO of Commercial Lending & Structured Finance at Edelweiss. In his last assignment he was Co-Founder and Jt. CEO of APAC Financial Services Pvt. Ltd.
- He brings over 31 years of global financial leadership across MSME, Corporate, and FIG Lending, Structured Finance, Debt Capital Markets, Treasury, FX and Interest Rate Derivatives, Risk Management, and Banking Operations.

Experienced Management Team - IndoStar

Randhir Singh
Managing Director & Executive Vice Chairman

2 | 31

- He began his career at Citibank India in 1995 building deep expertise in banking and capital markets. He went on to lead financing businesses at Deutsche Bank as Managing Director and India Head, followed by his tenure as CEO of Commercial Lending & Structured Finance at Edelweiss. In his last assignment he was Co-Founder and Jt. CEO of APAC Financial Services Pvt. Ltd.
- He brings over 31 years of global financial leadership across MSME, Corporate, and FIG Lending, Structured Finance, Debt Capital Markets, Treasury, FX and Interest Rate Derivatives, Risk Management, and Banking Operations.

Jayesh Jain
Chief Financial Officer

1 | 25

- He is a Chartered Accountant and has pursued advanced learning in strategy, digital transformation, fraud management, information systems audit & security and leadership, through executive programs at Harvard, Wharton, and NUS.
- He has successfully led enterprise-wide initiatives across financial strategy, business process reengineering / transformation, zero-based budgeting, cost optimization, IPO, capital raising, governance, regulatory compliance, and digital integration. Jayesh brings over 25 years of experience and prior to IndoStar, he held leadership roles at GRUH Finance (a subsidiary of HDFC), PNB Housing Finance, Hero FinCorp, and Balance Hero India.

Nitin Ramesh Gyanchandani
Chief Risk Officer

3 | 21

- He is a qualified Chartered Accountant and has over 21 years of experience in the Banking and Financial Services and has a rich experience in managing Corporate Banking and Credit Underwriting & analysis.
- He has worked across Risk Management, Credit Underwriting & Analysis, Healthcare, and Auto. He has worked with cross-functional teams in laying down credit policies, developing new products, managing various retail asset credit portfolios across all India geographies, and training underwriting teams.

Binoy Parikh
Chief Compliance Officer

< 1 | 20

- He is a seasoned professional in Compliance, Corporate Governance, and Company Secretarial practices. He has 20 years of rich experience in financial service Industry
- He has successfully led numerous regulatory inspections and audits, playing a critical role in driving remediation and ensuring organizational alignment with evolving regulatory expectations and corporate governance standards.

Amandeep Singh Sandhu
Chief Operating Officer - VF

< 1 | 25

- Mr. Sandhu is a Senior business leader with 25+ years in BFSI, managing portfolios exceeding Rs.22,000 crore and leading 1,200+ employees across multiple zones. He has expertise in driving revenue growth, P&L ownership, receivables management, and launching market-aligned products.
- Prior to this Mr. Sandhu was associated as Executive Vice President in Cholamandalam Investment and Finance Company Ltd. and has previously also worked with HDFC Bank Ltd., The Tractor Station, Mahindra & Mahindra Financial Services Limited.

Amit Kumar Khan
Chief Operating Officer - MLAP

< 1 | 25

- Mr. Amit Kumar Khan is the Chief Operating Officer of the Company. With a career spanning over 25 years of leadership contribution in the BFSI industry, he has expertise in handling Retail Business for asset-products like Mortgages, Affordable Housing, Construction Finance, Home Loans, and LAP business, as well as liability and asset operations.
- He is passionate about building effective teams, formulating strategic goals, and leading initiatives that enhance productivity, scale, efficiency, and performance.

No. of years of Experience with ICF (blue) *Overall Years of Experience* (orange)

Experienced Management Team - IndoStar

Mr. KV Bharadwaj
Chief Credit Officer

4 | 38

- K. V. Bharadwaj, Chief Credit Officer, has over 30 years of experience across credit, risk, collections, recovery, sales, and customer relationship management, and has led underwriting standardization, automation initiatives, and credit team management, with prior experience at Fullerton, Religare, and Indiabulls

Ms. Jasmin Bawa
Chief Human Resources Officer

< 1 | 15

- Jasmine has over 15 years of experience in banking and financial services, with experience in talent management, talent acquisition, compensation and benefits, career pathing, and capability management, and has previously worked at Protium Finance, PhonePe, IDFC First Bank, and ICICI Bank

Mr. Kaushal Mithani
Head - Treasury

4 | 25

- Kaushal has over 25 years of experience in treasury within financial services, with experience in fund raising (INR and USD), asset-liability management, cashflow management, regulatory compliance, debt instruments, forex hedging, and investment management, and has previously worked at PNB Housing, ASK Financial Services, Volkswagen Finance, and Tata Capital

Mr. Kekin Savla
Head- Finance

5 | 21

- Kekin is a Chartered Accountant with over 20 years of experience in financial services, including NBFCs, HFCs, and service organisations, with prior experience at Deloitte Haskins & Sells LLP and Kalyaniwalla & Mistry

Mr. Shivam Choudhary
Chief Technology Officer

< 1 | 20

- Shivam has over 19 years of experience in IT transformation and digital initiatives, with experience in business process reengineering, enterprise systems, infrastructure, security, and compliance, and has previously worked at RattanIndia Enterprises, PNB Housing Finance, and XL Dynamics

Mr. Krishnamoorthy Swaminathan
Head- Operations

4 | 26

- Swami has over 25 years of experience in banking and financial services, with experience in process excellence, technology, and compliance, and has previously worked at Equitas Small Finance Bank, Fullerton India Credit Co. Limited, and Citigroup Global Services

No. of years of Experience with ICF (blue) | *Overall Years of Experience* (orange)

Experienced Management Team - IndoStar

INDOSTAR
"Your Path To A Better Life"

Mr. Kashinath Palekar
Head- Internal Audit

4 | 21

- Kashinath has over 20 years of experience in internal audit, controls, risk, and finance transformation, has led internal audit functions and worked with audit committees and management teams on risk and control frameworks, and has previously worked at Credit Suisse, Manipal Cigna Health Insurance, Deloitte, and IndusInd Bank

Mr. Mihir Bhavsar
Chief Information Security Officer

10 | 32

- Mihir, has over 32 years of experience across BFSI and IT/IS, with experience in IT governance, cybersecurity, sustainability, and security frameworks, and has previously worked at Au Financiers (India) Limited and IndusInd Bank Limited

Mr. Nipun Kaveriappa K.P
National Collections Manager

5 | 20

- Nipun has over 20 years of experience in debt management across banking and NBFCs, covering home loans, LAP, SME, mortgages, and unsecured lending, with experience in collections, recovery, and risk management, and has previously worked at CLIX Capital, DHFL, Fullerton, and HSBC

Mr. P Krishnan
Principal Officer - Insurance

3 | 41

- Krishnan has over 40 years of experience in financial services and insurance, with experience in retail and corporate business development, operations management, channel management, customer service, and product selling, and has previously worked at Cholamandalam MS General Insurance Co. Ltd. and SREI Infrastructure Finance Limited

Dr. Subhra Dutta
Head – Data Analytics

< 1 | 22

- Dr. Subhra Dutta is the Head of Data Analytics at IndoStar.
- Dr. Dutta has over 22 years of experience, with 20+ years credit risk modelling and analytics experience. Most recently he was the Head of Risk & analytics at Tata Motor Finance. Previously he worked at Retra, Sutherland, Tata Capital, HSBC and HDFC Bank

Ms. Shikha Jain
Company Secretary

4 | 8

- Shikha has over 8 years of experience in secretarial roles, is a Company Secretary, handles statutory compliance, board and shareholder processes, and regulatory liaison, and has previously worked at Anand Rathi Financial Services Limited and IIFL Wealth Finance Limited

No. of years of Experience with ICF *Overall Years of Experience*

Experienced Management Team - IndoStar

INDOSTAR
"Your Path To A Better Life"

Rohan Sail
NSM - CE

< 1 | 20

- Mr. Rohan Sail is the National Sales Manager for the Construction Equipment (CE) vertical in the Vehicle Finance division.
- Mr. Sail has over 20 years of experience, with 12 years of experience in construction equipment lending across the sales and collections functions in the vehicle finance sector with Cholamandalam Finance

Ashish Madan
NSM - FE

< 1 | 18

- Mr. Ashish Madan is the National Sales Manager for the Farm Equipment (FE) vertical in the Vehicle Finance division.
- Mr. Madan has over 18 years of experience, having worked HDFC Bank with 15 years of experience in tractors and farm equipment lending across the sales and collections functions in the vehicle finance sector

Mainak Pal
NSM M-Lap

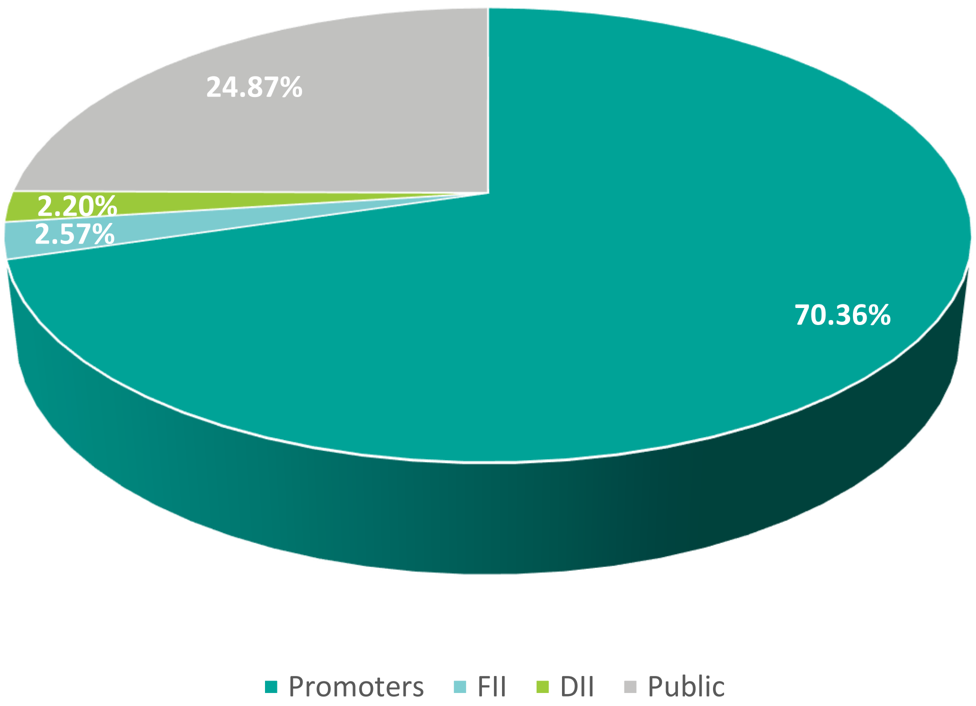
< 1 | 22

- Mr. Mainak Pal is the National Sales Manager for the Micro LAP (M-LAP) division.
- Mr. Pal has over 22 years of experience in the BFSI sector over 20 years specifically in the rural mortgage sector with Fullerton India credit company
- He Possesses extensive experience in financial services, covering retail business and collections, with a strong specialization in rural mortgages, affordable housing, two-wheeler finance, personal loans and JPG loans across rural and semi-urban markets

No. of years of Experience with ICF | *Overall Years of Experience*

Large Global Private Equity Parentage – June 26

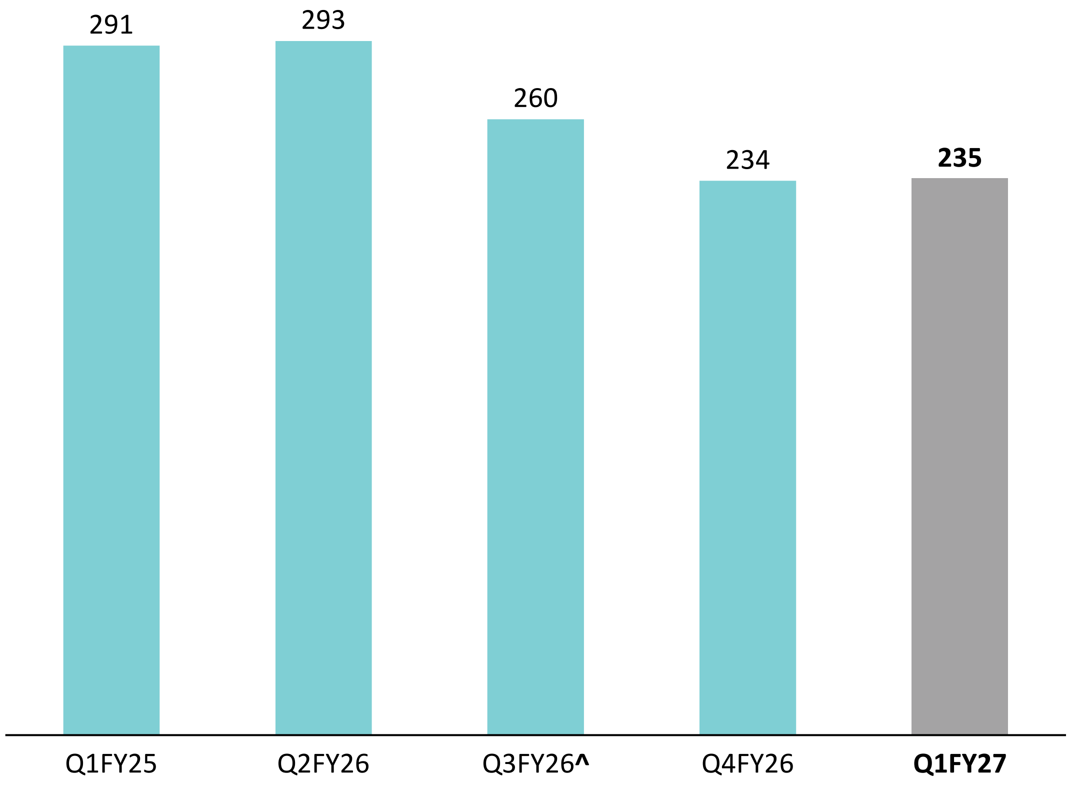
Shareholding Pattern (As on June 2026)



Shareholders *(holding more than 1%)*	%
Promoters	**70.36**
BCP V Multiple Holdings Pte Ltd (Brookfield)	55.97
IndoStar Capital (Everstone)	14.40
Domestic Institutional Investors	**2.20**
ICICI Prudential Life Insurance Company Limited	1.10
Foreign Institutional Investors	**2.57**
Cohesion Mk Best Ideas Sub-Trust	2.19
Public Individual Investors	**24.87**
Florintree Tecserv LLP (Bodies Corporate)	6.73
Madhuri Madhusudan Kela (Individual)	2.09
Ajay Kumar Aggarwal (Individual)	1.01

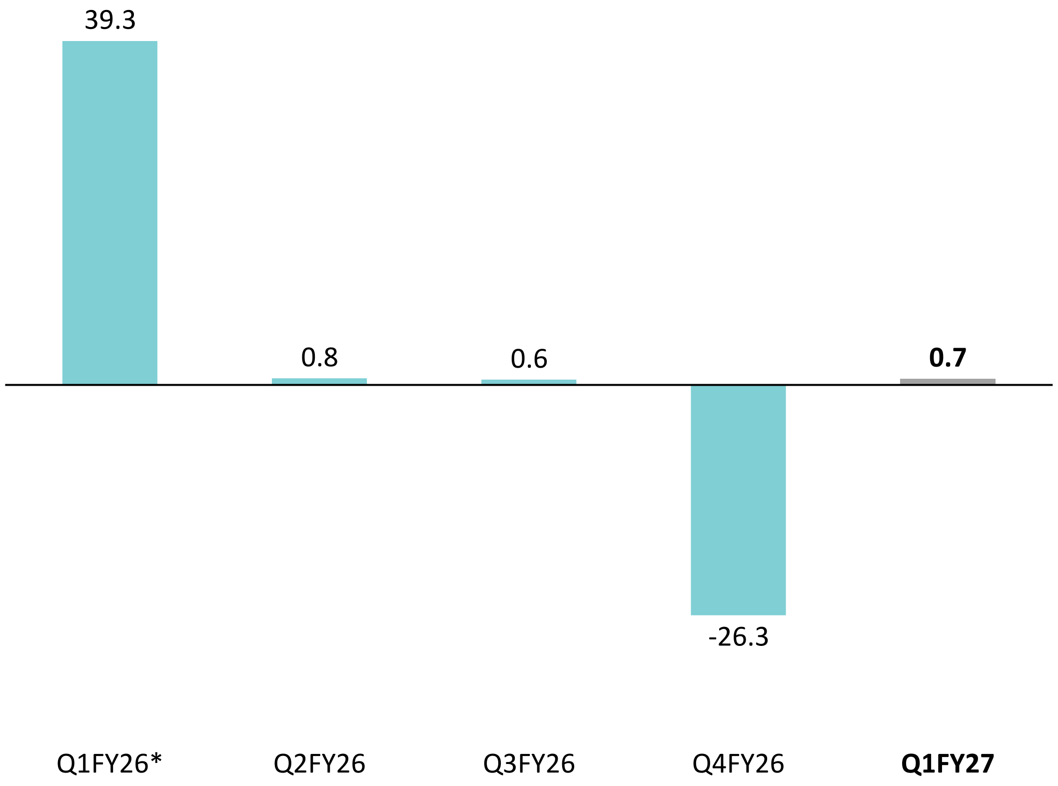
Shareholder return

Book value per share



^-includes Impact of warrants-to-equity conversion (2.5 crore shares)

Earning per share



*-including Impact of sale of HFC Business

Consolidated Financial Performance

Consolidated Income Statement incl. Discontinued Operations

Particulars (₹ in crs)	Q1 FY27	Q4 FY26	Q-o-Q	Q1 FY26	Y-o-Y	FY26
Revenue from operations	363.9	346.7		343.5		1,393.1
Interest expenses	144.4	131.9		185.5		621.1
Net Interest Income from continuing operations	**219.5**	**214.8**	**2.2%**	**158.0**	**38.9%**	**772.0**
Other Income	2.8	0.1		0.2		0.7
Total Income from continuing operations	**222.3**	**214.9**	**3.5%**	**158.2**	**40.6%**	**772.7**
Employee Benefits Expense	88.2	83.5		86.6		334.8
Depreciation and Amortization Expense	6.4	6.3		7.3		28.9
Other Expenses	34.8	31.8		45.4		142.4
Total operating expenses from continuing operations	**129.4**	**121.6**	**6.5%**	**139.3**	**-7.1%**	**506.0**
Pre-provision operating profit from continuing operations	**92.9**	**93.4**	**-0.5%**	**18.9**	**391.5%**	**266.7**
Credit costs from continuing operations	**81.4**	**517.3**		**490.4**		**1,143.2**
Profit before tax from continuing operations	**11.5**	**-423.9**		**-471.5**		**(876.5)**
Exceptional gain (net)	0.0	0.0		1,176.0		1,176.0
Profit before tax from continuing operations	**11.5**	**-423.9**		**704.5**		**299.4**
Tax	0.0	0.0		169.0		169.1
Profit after tax from continuing operations	**11.5**	**-423.9**		**535.5**		**130.4**
Discontinued operations						
Profit before tax (a)	0.0	0.0		13.6		13.6
Tax expenses (b)	0.0	0.0		3.5		3.5
Profit after tax from discontinued operations (a-b)	**0.0**	**0.0**		**10.1**		**10.1**
Profit after tax	**11.5**	**-423.9**		**545.6**		**140.5**

Consolidated Balance Sheet incl. Discontinued Operations

Equity & Liabilities (₹ in crs)	Jun'26	Mar'26	Jun'25
Financial Liabilities			
Trade payables	0.1	0.1	0.0
Debt Securities	3,488.3	3,074.2	4,028.3
Borrowings other than debt securities	2,344.2	2,402.6	2,818.2
Other financial liabilities	206.5	220.6	477.4
Total Financial Liabilities	**6,039.1**	**5,697.5**	**7,323.9**
Non- Financial Liabilities			
Current tax liabilities (Net)	11.0	10.6	166.3
Provisions	19.4	18.3	10.3
Other non - financial liabilities	3.8	7.6	6.5
Liabilities for assets held for sale	-	-	-
Total Non-Financial Liabilities	**34.2**	**36.5**	**183.0**
Equity			
Equity share capital	161.6	161.5	136.7
Other equity	3,637.7	3,621.1	3,843.1
Total Equity	**3,799.3**	**3,782.6**	**3,979.8**
Total Liabilities & Equity	**9,872.6**	**9,516.6**	**11,486.7**

Assets (₹ in crs)	Jun'26	Mar'26	Jun'25
Financial Assets			
Cash and cash equivalents	51.9	36.2	71.7
Bank balance other than cash & cash equivalent	266.5	274.2	325.6
Derivative financial instruments	5.8	11.9	0.0
Loans	7,699.2	7,434.5	7,081.5
Investments	1,101.7	981.9	1,474.0
Other financial assets	50.4	58.6	1,806.8
Total Financial Assets	**9,175.5**	**8,797.3**	**10,759.6**
Non-Financial Assets			
Current tax assets (Net)	0.0	12.6	11.7
Deferred tax assets (Net)	317.7	317.7	316.7
Property, plant and equipment	45.4	49.7	57.4
Assets acquired in satisfaction of claims	7.0	7.0	7.0
Goodwill	300.2	300.2	300.2
Intangible assets	4.2	4.9	7.5
Other non-financial assets	22.6	27.2	26.6
Non - current asset held for sale	0.0	0.0	0.0
Total Non-Financial Assets	**697.1**	**719.3**	**727.1**
Total Assets	**9,872.6**	**9,516.6**	**11,486.7**

Note - The assets and liabilities of IHFPL has been disclosed as "Non-current asset held for sale", "Liabilities for assets held for sale" and discontinued operations in the financial results in accordance with Ind-AS 105 - Non-current Assets Held for Sale and Discontinued Operations

COMPANY

INDOSTAR

"Your Path To A Better Life"

Indostar Capital Finance Limited
CIN: L65100MH2009PLC268160
Email: investor.relations@indostarcapital.com
Website: www.indostarcapital.com

INVESTOR RELATIONS ADVISORS

MUFG

MUFG Intime India Private Limited
A part of MUFG Corporate Markets, a division of MUFG Pension & Market Services

Ms. Mamta Nehra | Mr. Nikunj Seth
+91 9987903500 | +91 9773397958
mamta.nehra@in.mpms.mufg.com | Nikunj.seth@in.mpms.mufg.com

Meeting Request Link

THANK YOU