Ind Bank Housing Ltd.

Registered Office & Corporate Office :
Khivraj Complex I,
480, Anna Salai, III Floor,
Nandanam, Chennai 600 035
Phone : 2432 9235
CIN : L65922TN1991PLC020219
E-mail : indhouse@indbankhousing.com

CO/CS/ 31/2025-26 **13th October 2025**

To,
The Manager,
Listing Department,
Dalal Street, Fort
Mumbai- 400 001

Dear Sir / Madam,

Scrip Code: 523465/ INDBNK

Sub: Un-audited Financial Results for the Quarter ended 30th September 2025:

Pursuant to Regulation 33(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the un-audited Financial Results of the Company for the Quarter ended 30th September 2025, was approved by the Board of Directors at their meeting held today, 13th October 2025. A copy of the Limited Review Report and the Un-audited Financial Results are enclosed.

Kindly take the same on your records.

Thanking You.

Yours Faithfully
For **Ind Bank Housing Limited**

AARTHI KANNAN
Digitally signed by AARTHI KANNAN
Date: 2025.10.13 14:23:19 +05'30'

Ind Bank Housing Ltd * Chennai *

K. Aarthi
Company Secretary & Compliance Officer.

IND BANK HOUSING LIMITED							
(A Subsidiary of Indian Bank)							
Regd. Office : Third Floor, Khivraj Complex 1, No. 480, Anna Salai, Nandanam, Chennai 600035							
Phone No. 044-24329235							
CIN No: L65922TN1991PLC020219		Email: indhouse1991@gmail.com		Website: www.indbankhousing.com			
PART I	Statement of Un-Audited Financial Results for the half year ended 30.09.2025				Rs.in Lakhs		
Sl. No.	Particulars	Three months ended	Preceding three months ended	Corresponding three months ended in the previous year	Year to date for the current half year ended	Year to date for the Previous half year ended	Previous Accounting Year ended
		30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	31-Mar-25
		Un-Audited	Un- Audited	Un- Audited	Un- Audited	Un-Audited	Audited
1	Revenue from Operations	0.00	0.00	0.00	0.00	0.00	0.00
2	Other Income	5.87	6.23	6.01	12.10	12.28	27.65
3	Total Revenue (1+2)	**5.87**	**6.23**	**6.01**	**12.10**	**12.28**	**27.65**
4	Expenditure						
a	Cost of Services	0.00	0.00	0.00	0.00	0.00	0.00
b	Purchases of Stock-in-Trade	0.00	0.00	0.00	0.00	0.00	0.00
c	Changes in inventories of finished goods work-in-progress and Stock-in-trade	0.00	0.00	0.00	0.00	0.00	
d	Employee Benefits Expense	7.53	6.10	7.22	13.63	14.56	30.65
e	Finance Costs	0.00	0.00	0.00	0.00	0.00	0.00
	(i) Payment under Right to Recompense	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Others	0.00	0.00	0.00	0.00	0.00	0.00
	Finance Costs - Total	0.00	0.00	0.00	0.00	0.00	0.00
f	Depreciation and Amortization expenses	0.01	0.01	0.02	0.02	0.04	0.09
g	Other expenses						
	Postage&Telephones	0.00	0.00	0.00	0.00	0.01	0.33
	Provision for Non Performing Assets/written off	1.20	0.00	0.00	1.20	0.00	0.00
	Other Expenditure	(0.38)	11.03	7.11	10.65	17.93	27.29
	Total Other Expenses	0.82	11.03	7.11	11.85	17.94	27.62
	Total Expenses	**8.36**	**17.14**	**14.35**	**25.50**	**32.54**	**58.36**
5	Profit/(Loss) before exceptional Items and tax (3-4)	(2.49)	(10.91)	(8.34)	(13.40)	(20.26)	(30.71)
6	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
7	Profit/(Loss) before Tax (5-6)	**(2.49)**	**(10.91)**	**(8.34)**	**(13.40)**	**(20.26)**	**(30.71)**
8	Tax Expense						
	(a) Current Tax	0.00	0.00	0.00	0.00	0.00	0.00
	(b) Deferred Tax	0.00	0.00	0.00	0.00	0.00	0.00
	(c) Prior years	0.00	0.00	0.00	0.00	0.00	0.00
	(d) Total	0.00	0.00	0.00	0.00	0.00	0.00
9	Profit/(Loss) for the period (7-8)	(2.49)	(10.91)	(8.34)	(13.40)	(20.26)	(30.71)
10	Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00
10A	**Items that will not be reclassified to profit or loss**						
	(a) Remeasurements of the defined benefit plans	0.00	0.00	0.00	0.00	0.00	0.00
10B	**Items that may be reclassified to profit or loss**	0.00	0.00	0.00	0.00	0.00	0.00
11	**Total Other Comprehensive Income**	0.00	0.00	0.00	0.00	0.00	0.00
12	**Total Comprehensive Income for the period (9+11)**	**(2.49)**	**(10.91)**	**(8.34)**	**(13.40)**	**(20.26)**	**(30.71)**
13	Paid up equity share capital	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00
	(Face value per share - Rs. 10/-)						
14	Reserves excluding revaluation reserves (as per	(13087.43)	(13087.43)	(12987.67)	(13087.43)	(12987.67)	(12987.67)
	balance sheet of previous accounting year)						
15	Earnings Per Share (EPS) (Rs)	(0.02)	(0.11)	(0.08)	(0.13)	(0.20)	(0.31)
	(a) Basic & diluted EPS before Extraordinary items						
	for the period, for the year to date and for the						
	previous year (not annualised)						
	(b) Basic & diluted EPS after Extraordinary items	(0.02)	(0.11)	(0.08)	(0.13)	(0.20)	(0.31)
	for the period, for the year to date and for the						
	previous year (not annualised)						

Notes

1. The above results were reviewed by the Audit Committee and Pursuant to the recommendations of the Audit Committee, the Board of Directors has adopted the un-audited Financial Results of the Company as per Indian Accounting Standards (IND AS) in their Meeting held on 13.10.2025 for the quarte ended 30th September 2025.
2. There is no business activity in the Company and hence no segment reporting has been done.
3. Previous year's figures are regrouped and reclassified wherever necessary, to conform to the current years classification
4. The unaudiated results have been subject to limited review by the auditors of the company.

BY ORDER OF THE BOARD

For Ind Bank Housing Ltd

Place : Chennai
Date : 13.10.2025

V.HARIBABU
MANAGING DIRECTOR

For Ind Bank Housing Ltd

Authorised Signatory

STATEMENT OF CASH FLOWS AS ON 30.09.2025

Particulars		For the half year ended 30.09.20	For the year ended 31.03.2025
A.Cash Flow from Operating Activities		(in Rs.'00)	(in Rs.'00)
Profit /Loss before tax		-13,394.25	-30,711.56
Adjustment for			
Depreciation		17.47	94.59
Provision addition / (reversal) - Investments		-231.00	-60.51
Interest Income		-20.60	-41.20
Operating profit before working capital changes		**-13,628.38**	**-30,718.68**
Decrease)/(increase) in other financial assets		-1,035.00	532.00
Decrease)/(increase) in other non-financial assets		-	-
(Decrease)/increase Current Tax Assets (Net)		-115.53	-3,068.86
(Decrease)/increase Other financial liabilities		-	-
(Decrease)/increase in Provision		428.74	172.77
(Decrease)/increase in Other Non-financial Liabilities		10,99,762.96	-986.13
Cash generated from operations		**10,85,412.79**	**-34,068.90**
Net Income Tax paid/refund			
Cash generated from operations	A	**10,85,412.79**	**-34,068.90**
B.Cash flow from investing operations			
Purchase of fixed assets			-
Interest Income		20.60	41.20
Cash from investment acitivites	B	**20.60**	**41.20**
C.Cash flow from financing acitivties			
Cash used in financing acitivties	C	-	-
Net increase in cash and cash equivalent (A+B+C)		10,85,433.39	-34,027.70
Cash & Cash equivalent - opening		**3,70,403.36**	**4,04,431.06**
Cash & Cash equivalent - closing		**14,55,836.75**	**3,70,403.36**

For Ind Bank Housing Ltd

Authorised Signatory

Statement of Assets & Liabilties as on 30.09.2025			
Sl.No.	Particulars	As on 30.09.2025	As on 31.03.2025
		Rs.Lakhs	
A	Assets		
1	Non Current Assets		
	(a) Property, plant and equipment	0.04	0.06
	Sub total - Non Current Assets	0.04	0.06
	Non Current Financial Assets		
	(a) Non-current investments	0.97	0.74
	(b) Trade receivables, non-current		
	(c) Loans, non-current		
	(d) Other non-current financial assets		
	Sub total - Non Current Financial Assets	0.97	0.74
	Other non-current assets		
	Total Non-Current Assets	1.01	0.80
2	Current Assets		
	Current Financial Asset		
	(a) Current investments		
	(b) Trade receivables		
	(c) Cash and Cash equivalents	1101.28	2.06
	(d) Bank balance other than Cash & Cash Equivalents	354.55	368.34
	(e) Loans, Current	0.00	0.00
	(f) Other current financial assets	2.57	1.53
	Sub total - Current Financial Assets	1458.40	371.93
	Current tax assets (net)		
	Other current assets	489.97	489.85
	Total current assets	1948.37	861.78
	Total - Assets	1949.38	862.58
B	Equity and Liabilities		
1	Equity		
	(a) Equity attributable to owners of parent		
	(b) Equity Share Capital	1000.00	1000.00
	(c) Other Equity	(13100.82)	(13087.43)
	(d) Non controlling interest		
	Total Equity	-12100.82	-12087.43
2	Liabilities		
	Non Current Liabilties		
	Non Current Financial Liabilities		
	(a) Borrowings, non-current	12900.00	12900.00
	(b) Trade payables, non-current	0.00	0.00
	(c) Other non-current financial liabilities	1100.24	0.48
	Total - Non Current Financial Liabilities	14000.24	12900.48
	(a) Provisions, non-current	2.11	1.68
	(b) Deferred tax liabilities (net)	0.00	0.00
	(c) Deferred government grants, Non-current	0.00	0.00
	(d) Other non-current liabilities	0.00	0.00
	Total non-current liabilities	2.11	1.68
	Current liabilities		
	Current financial liabilities		
	Borrowings, current		
	Trade payables, current		
	Other current financial liabilities	47.85	47.85
	Total current financial liabilities	47.85	47.85
	Other current liabilities	0.00	0.00
	Provisions, current		
	Current tax liabilities (Net)	0.00	0.00
	Deferred government grants, Current	0.00	0.00
	Total current liabilities	0.00	0.00
	Liabilities directly associated with assets in disposal group classified as held for sale	0.00	0.00
	Regulatory deferral account credit balances and related deferred tax liability	0.00	0.00
	Total liabilities	14050.20	12950.01
	Total equity and liabilites	1949.38	862.58

For Ind Bank Housing Ltd

A.R. KRISHNAN & ASSOCIATES
CHARTERED ACCOUNTANTS

Independent Auditors Review report on Standalone unaudited Quarterly and Year to date financial results of the Company pursuant to Regulation 33 of the SEBI (Listing Obligation & Disclosure Requirement), 2015

Review Report to
The Board of Directors of Ind Bank Housing Limited

We have reviewed the accompanying statement of unaudited financial results of **M/s. Ind Bank Housing Limited** for the period ended **30th September 2025**. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, Engagements to Review Financial Statements issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on information provided to us by the Management, the Company's Certificate of Registration (CoR) to carry on the business of Housing Finance was cancelled by the RBI vide letter no.CO.DOR.RG.No.S3544/23-27-014/2023-24 dated 22nd September 2023. The Company has taken the same into consideration and has resolved in its Board Meeting held on the 25th of September 2023 not to carry on the business of HFI/NBFI as and from the said date. Further, the Board of Directors on 04th November 2023 have in-principle consented to wind-up the company subject to other shareholders and statutory approval.

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 **A R Krishnan & Associates**
Chartered Accountants
FRN: 009805S

A.R. KRISHNAN & ASSOCIATES CHARTERED ACCOUNTANTS FRN: 009805S

CA. Anandaramakrishnan
Partner. M. No.: 209122
UDIN: 25209122BMKVNG3053

Chennai
October 13, 2025

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