

Stardeck Finance Limited

SFL/SE/27/25-26

Date: 05th February, 2026

National Stock Exchange of India Ltd

Exchange Plaza, Plot no. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400 051

Symbol: STARTECK

BSE Limited

Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai - 400 001

Scrip Code: 512381

Sub: Outcome of Board Meeting – Unaudited Financial Results (Consolidated and Standalone) of the Company for the quarter and nine months ended 31st December, 2025

Dear Sir / Madam,

This is in continuation to our intimation dated 29th January, 2026. We wish to inform you that Board of Directors at their meeting held today i.e. Thursday, 05th February, 2026 has, inter alia, approved the Unaudited Financial Results (Consolidated and Standalone) of the Company for the quarter and nine months ended 31st December, 2025.

Pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the Unaudited Financial Results (Consolidated and Standalone) of the Company for the quarter and nine months ended 31st December, 2025 along with the Limited Review Report thereon.

The meeting of the Board of Directors commenced at 5:30 p.m. and concluded at 6:00 p.m.

This is for your information and records.

Yours sincerely,

For Stardeck Finance Limited

Laukik Bhise

Company Secretary

(ACS No.: 25289)

Encl : a/a

STARTECK FINANCE LIMITED

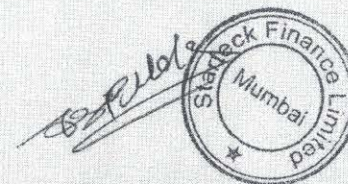
Regd. Office: 5th Floor, Sunteck Centre, 37- 40 Subhash Road, Vile Parle (East), Mumbai 400057 CIN:L51900MH1985PLC037039,

Email add: cosec@starteckfinance.com, website: www.starteckfinance.com, Tel:+91 22 4287 7800, Fax:+91 22 4287 7890

Unaudited Financial Results for the Quarter and Nine Months Ended 31st December, 2025

(₹ in lakh except earnings per share data)

Sr. No.	Particulars	CONSOLIDATED						STANDALONE					
		Quarter Ended			Nine Months Ended		Year Ended	Quarter Ended			Nine Months Ended		Year Ended
		31-Dec-2025	30-Sep-2025	31-Dec-2024	31-Dec-2025	31-Dec-2024	31-Mar-2025	31-Dec-2025	30-Sep-2025	31-Dec-2024	31-Dec-2025	31-Dec-2024	31-Mar-2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income												
	(a) Revenue from Operations												
	(i) Interest Income	819.18	777.31	724.31	2,334.03	2,068.33	2,783.22	819.18	777.31	724.31	2,334.03	2,068.33	2,783.22
	(ii) Dividend Income	0.21	57.62	0.84	59.56	26.35	29.43	0.21	57.62	0.84	59.56	26.35	29.43
	(iii) Fees and Commission Income	198.71	109.49	150.98	351.34	327.16	458.44	83.03	15.44	42.05	113.64	66.81	150.82
	Total Revenue from Operations (a)	1,018.10	944.42	876.13	2,744.93	2,421.84	3,271.09	902.42	850.37	767.20	2,507.23	2,161.49	2,963.47
	(b) Other Income	548.09	668.08	72.57	1,456.25	225.39	376.92	548.09	668.08	67.33	1,454.37	218.32	363.36
	Total Income(a+b)	1,566.19	1,612.50	948.70	4,201.18	2,647.23	3,648.01	1,450.51	1,518.45	834.53	3,961.60	2,379.81	3,326.83
2	Expenses												
	(i) Finance Cost	591.75	570.28	497.93	1,694.84	1,367.74	1,899.60	591.75	570.28	497.93	1,694.84	1,367.74	1,899.60
	(ii) Depreciation and Amortisation	13.71	13.70	13.70	41.12	41.12	54.82	0.30	0.31	0.30	0.91	0.91	1.21
	(iii) Employee Benefit Expenses	21.94	25.50	19.85	65.90	63.03	81.13	21.94	25.50	19.85	65.90	63.03	81.13
	(iv) Provisions, Contingencies and Bad Debt write offs	12.77	12.78	16.19	26.90	70.48	70.48	12.77	12.78	16.19	26.90	70.48	70.48
	(v) Other Expenses	32.84	138.76	81.31	216.87	174.70	242.82	21.37	130.32	39.25	189.87	120.14	156.96
	Total Expenses	673.01	761.02	628.98	2,045.63	1,717.07	2,348.85	648.13	739.19	573.52	1,978.42	1,622.30	2,209.38
3	Profit / (Loss) before exceptional and extraordinary items and tax (1-2)	893.18	851.48	319.72	2,155.55	930.16	1,299.16	802.38	779.26	261.01	1,983.18	757.51	1,117.45
4	Exceptional items	-	-	-	-	-	143.02	-	-	-	-	-	-
5	Profit / (Loss) before extraordinary items and tax (3-4)	893.18	851.48	319.72	2,155.55	930.16	1,156.14	802.38	779.26	261.01	1,983.18	757.51	1,117.45
6	Extraordinary items	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit / (Loss) before tax (5-6)	893.18	851.48	319.72	2,155.55	930.16	1,156.14	802.38	779.26	261.01	1,983.18	757.51	1,117.45
8	Tax Expenses												
	Current tax	93.27	23.26	44.72	138.04	106.96	125.89	93.27	23.26	44.72	138.04	106.96	125.89
	Deferred tax	52.20	92.19	(92.45)	177.31	(82.68)	(62.02)	52.20	92.19	(92.45)	177.31	(82.68)	(62.02)
	Short / (excess) taxation of earlier years	-	-	4.34	2.10	4.34	49.85	-	-	4.34	2.10	4.34	49.85
9	Profit / (Loss) for the period from continuing operations (7-8)	747.71	736.03	363.11	1,838.10	901.54	1,042.42	656.91	663.81	304.40	1,665.73	728.89	1,003.73
10	Profit / (Loss) from discontinuing operations	-	-	-	-	-	-	-	-	-	-	-	-



STARTECK FINANCE LIMITED

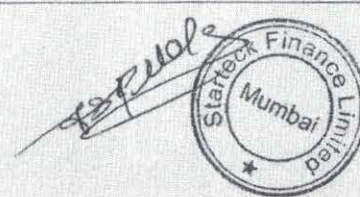
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Unaudited Financial Results for the Quarter and Nine Months Ended 31st December, 2025

(₹ in lakh except earnings per share data)

Sr. No.	Particulars	CONSOLIDATED						STANDALONE					
		Quarter Ended		Nine Months Ended		Year Ended		Quarter Ended		Nine Months Ended		Year Ended	
		31-Dec-2025	30-Sep-2025	31-Dec-2024	31-Dec-2025	31-Dec-2024		31-Dec-2025	30-Sep-2025	31-Dec-2024	31-Dec-2025	31-Dec-2024	31-Mar-2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
11	Tax expense of discontinuing operations	-	-	-	-	-	-	-	-	-	-	-	-
12	Profit / (Loss) for the period from discontinuing operations (10-11)	-	-	-	-	-	-	-	-	-	-	-	-
13	Profit / (Loss) for the period (9+12)	747.71	736.03	363.11	1,838.10	901.54	1,042.42	656.91	663.81	304.40	1,665.73	728.89	1,003.73
14	Minority interest and share of profit / (loss) of associates	-	-	-	-	-	-	-	-	-	-	-	-
15	Net Profit / (Loss) after taxes, minority interest and share of profit / (loss) of associates (13 +/- 14)	747.71	736.03	363.11	1,838.10	901.54	1,042.42	656.91	663.81	304.40	1,665.73	728.89	1,003.73
16	Other Comprehensive Income/(Loss)												
	(a) Items that will not be reclassified to profit & loss												
	Fair Value Gain/(Loss) of investment held through OCI	530.05	(206.22)	716.19	1,815.59	2,273.37	2,417.19	530.05	(206.22)	716.19	1,815.59	2,273.37	2,417.19
	(b) Income tax relating to items that will not be classified to profit & loss	91.15	(13.44)	635.54	469.38	635.54	656.10	91.15	(13.44)	635.54	469.38	635.54	656.10
	(c) Items that will be reclassified to profit & loss	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Income Tax relating to items that will be profit & loss	-	-	-	-	-	-	-	-	-	-	-	-
	Total Other Comprehensive Income/(Loss) for the period	438.90	(192.78)	80.65	1,346.21	1,637.83	1,761.09	438.90	(192.78)	80.65	1,346.21	1,637.83	1,761.09
17	Total Comprehensive Income/(Loss) (15+/-16) for the period	1,186.61	543.25	443.76	3,184.31	2,539.37	2,803.51	1,095.81	471.03	385.05	3,011.94	2,366.72	2,764.82
18	Net profit attributable to												
	Owner of parents	747.71	736.03	363.11	1,838.10	901.54	1,042.42	656.91	663.81	304.40	1,665.73	728.89	1,003.73
	Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	-
19	Other Comprehensive Income/(Loss) for the period attributable to												
	Owner of parents	438.90	(192.78)	80.65	1,346.21	1,637.83	1,761.09	438.90	(192.78)	80.65	1,346.21	1,637.83	1,761.09
	Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	-
20	Total Comprehensive Income/(Loss) for the period attributable to												
	Owner of parents	1,186.61	543.25	443.76	3,184.31	2,539.37	2,803.51	1,095.81	471.03	385.05	3,011.94	2,366.72	2,764.82
	Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	-
21	Paid-up equity share capital (Face value Rs. 10/-)	991.03	991.03	991.03	991.03	991.03	991.03	991.03	991.03	991.03	991.03	991.03	991.03
22	Earnings per share (of Rs. 10/- each) (not annualised):												
	(a) Basic (Rs.)	7.54	7.43	3.66	18.55	9.10	10.52	6.63	6.70	3.07	16.81	7.35	10.13
	(b) Diluted (Rs.)	7.54	7.43	3.66	18.55	9.10	10.52	6.63	6.70	3.07	16.81	7.35	10.13



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Unaudited Financial Results for the Quarter and Nine Months Ended 31st December, 2025

Notes:

- 1 The above unaudited financial results (Standalone and Consolidated) have been prepared in accordance with the recognition and measurement principles of applicable Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015, as amended, as prescribed under Section 133 of the Companies Act 2013 and the guidelines issued by the Securities and Exchange Board of India to the extent applicable.
- 2 The above unaudited financial results (Standalone and Consolidated) for the quarter and nine months ended 31st December, 2025 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meetings held on 05th February, 2026. The unaudited financial results (Standalone and Consolidated) for the quarter and nine months ended 31st December, 2025 has been subjected to limited review by the Statutory Auditors of the Company.
- 3 The Company operates under single activity, hence there are no reportable segments, as per Ind AS 108 dealing with Operating Segment.
- 4 Figures pertaining to previous periods/year have been regrouped/reclassified wherever found necessary to conform to current period's/year's presentation.

Place: Mumbai

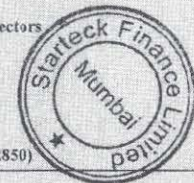
Date: 05th February, 2026

For and on behalf of Board of Directors

Starteck Finance Limited

Amit Pitale

Whole-Time Director (DIN: 07852850)



LIMITED REVIEW REPORT**To the Board of Directors
Stardeck Finance Limited**

1. We have reviewed the accompanying statement of Consolidated Unaudited Financial Results of Stardeck Finance Limited ("the Parent Company") and its subsidiaries (the Parent Company and its subsidiaries together referred to as "the Group") for the quarter ended December 31st, 2025 (the "Statement") attached herewith, being submitted by the Parent Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing regulations').
2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, has been prepared 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 relevant rules issued thereunder and other accounting principles generally accepted in India. 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"). A review of interim financial information consists of making inquiries, primarily of Parent's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143 (10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. We have performed procedures in accordance with the circular issued by the Securities Exchange Board of India (SEBI) under regulation 33(8) of the Listing Regulations, to the extent applicable.
5. The Statement includes the results of the following entities:

Parent Company:

- 1) Stardeck Finance Limited

Subsidiaries:

- 1) Chitta Finlease Private Limited
- 2) Bhuwalka Steel Industries Limited



Also at: New Delhi, Gurugram, Bengaluru, Hyderabad, Kolkata, Bhubaneswar, Cuttack, Raipur, Rourkela, Sambalpur

Registered Office: B-401, 4th Floor, Vasudev Chambers, Unit No. 42, Old Nagardas Road, Opp. Wilson Pen Company, Andheri (East), Mumbai - 400069

6. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable Indian Accounting Standard (IND AS) 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, read with Circulars issued from time to time including the manner in which it is to be disclosed, or that it contains any material misstatement.
7. We did not review the interim financial results of two subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total asset of Rs 7615.63 Lakhs as December 31st, 2025, total revenues as INR 115.67 lakhs and total comprehensive income (comprising of profit and other comprehensive income) of Rs. 90.80 lakhs for the quarter ended December 31st, 2025 respectively, as considered in the consolidated unaudited financial results. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of the other auditors.

Our conclusion is not modified in respect of the above matter.

For M K P S & Associates LLP
Chartered Accountants
FRN No. 302014E/W101061

V. S. Matta



Place: Mumbai
Date: 5th February 2026

CA Vasudev Sunderdas Matta
Partner
Membership No: 046953
UDIN: 26046953UMCGLK4106

LIMITED REVIEW REPORT**To the Board of Directors
Stardeck Finance Limited**

1. We have reviewed the accompanying statement of unaudited **Standalone financial results of Stardeck Finance Limited** ("the Company") for the quarter ended December 31st, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing, Obligations and Disclosure requirements) Regulations, 2015.
2. The statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India. 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"). A review of interim financial information consists of making inquiries, primarily of Parent's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143 (10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable Indian Accounting Standards (IND AS) 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, read with circular issued from time to time, including the manner in which it is to be disclosed, or that it contains any material misstatement.



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Company, Andheri (East), Mumbai - 400069

For: M K P S & Associates LLP
Chartered Accountants
FRN No. 302014E/W101061

V. J. Matta



Place: Mumbai
Date: 5th February 2026

CA Vasudev Sunderdas Matta
Partner
Membership No: 046953
UDIN: 26046953YUTPSA4569