

# हिन्दुस्तान फ्लूरोकार्बन्स लिमिटेड

हिन्दुस्तान ऑर्गेनिक केमिकल्स लिमिटेड की सहायक कंपनी  
(भारत सरकार का उद्यम)

पंजीकृत कार्यालय: 303, 3तल, बाबूखान एस्टेट,  
बशीरबाग, हैदराबाद - 500 001 तेलंगाना भारत

टेलीफोन: 2324 0047, 2324 1051, 2323 7125, 2329 7160

फैक्स: +91-40-2329 6455

वेबसाइट: www.hfl.co.in

ई-मेल: hiflon@hotmail.com

hiflonpurchase@gmail.com



INDI/QMS/NAB-C2975/2648



## HINDUSTAN FLUOROCARBONS LIMITED

A Subsidiary of Hindustan Organic Chemicals Ltd.  
(A Govt. of India Enterprise)

### Regd. Office:

303, 3rd Floor, Babukhan Estate, Basheerbagh,  
Hyderabad - 500 001 Telangana, INDIA

Phones: 2324 0047, 2324 1051, 2323 7125, 2329 7160

Fax: +91-40-2329 6455 Website: www.hfl.co.in

E-mail: hiflon@hotmail.com

hiflonpurchase@gmail.com

CIN-L25206TG1983PLC004037

BSE: HFL: 2025:

13<sup>th</sup> November, 2025

BSE Limited.,  
Phiroze Jeejeebhoy Towers,  
Dalal Street  
Mumbai – 400 001

Sir/Madam,

Scrip Code: 524013

Sub: Newspaper Advertisement with regard to publishing HFL unaudited Financial Results for the 2<sup>nd</sup> quarter and half year ended 30<sup>th</sup> September, 2025

In compliance with the provisions of Regulation 47 of SEBI (Listing Obligations & Disclosures Requirement) Regulations, 2015, we have published unaudited Financial Results for the 2<sup>nd</sup> quarter and half year ended 30<sup>th</sup> September, 2025 in Financial Express (All India Edition) and Mana Telangana (Telugu) newspapers on Thursday, 13<sup>th</sup> November, 2025. Please find enclosed herewith the copies of the newspaper advertisements.

Kindly take the above information on records.

Thanking you.

Yours faithfully,

For **HINDUSTAN FLUOROCARBONS LIMITED**

**SUBRAMONIAN H**  
**COMPANY SECRETARY**

फैक्टरी: रुद्रारम डाकघर, संगारेड्डी जिला, तेलंगाना भारत. पिन - 502 329. ई-मेल: hiflonworks@gmail.com

Factory: P.O. Rudraram, Dist. Sangareddy, Telangana INDIA Pin: 502 329. E-mail: hiflonworks@gmail.com

हिन्दी में पत्राचार का स्वागत है ।





**ఉద్యోగుల పెండింగ్ బకాయలను వెంటనే చెల్లించాలి**

రిటైర్ అయిన ఉద్యోగుల బకాయిలను, వెంటనే విడుదల చేయాలి

టిఎస్ యుటిఎఫ్ జిల్లా ప్రధాన కార్యదర్శి రాములు



మన తెలంగాణ/దేవు: తెలంగాణ రాష్ట్రంలో గత మూడు నాలుగు సంవత్సరాల నుంచి పెండింగ్లో ఉన్న బకాయలు వెంటనే చెల్లింపాలని, రిటైర్ అయిన ఉద్యోగులకు వెంటనే గ్రాటివిటీ రిటైర్మెంట్ బెనిఫిట్స్ ఇవ్వాలని టీఎన్ యుటిఎస్ జిల్లా ప్రధాన కార్యదర్శి, రామమూల ప్రభుత్వాన్ని డిమాండ్ చేశారు. రిటైర్మెంట్ అయిన ఉద్యోగులు గత మూడు నుంచి నాలుగు సంవత్సరాల వరకు రిటైర్మెంట్ బెనిఫిట్స్ లేక అనేక ఇబ్బందులకు గురవుతున్నారన్నారు. కొందరు ఆత్మహత్యలు చేసుకుంటున్నారని, కొందరు ఆవేదనతో మరణిస్తున్నారని, కొందరు ఇండ్ల నుండి పారిపోయే వరిఫిట్స్ ఏర్పడినందు, అదేవిధంగా సర్వీస్ లో ఉన్న ఉపాధ్యాయులు కలకత్తాలో ఉన్న మూడు సంవత్సరాలుగా మండింగ్లో ఉన్న సరెండర్ రిఫ్టలు గానీ, డివి బకాయలు గానీ జిపిఎస్ బకాయలు గానీ తదితర పాలిస్సీంటి విడుదల చేయాలని వారు ప్రభుత్వాన్ని డిమాండ్ చేశారు. పాఠశాలలో వనిచేస్తున్న సామెంజర్ల డబ్బులు వెంటనే విడుదల చేయాలని డిమాండ్ చేశారు. ఒకరికొకరు అందరి అందరికీసం ఒకరం అనే నిబాదంతో ఏర్పాటు చేసిన పుష్పపుష్ప లో సభ్యులుగా చేరాలని కోరారు. ఈ సందర్భంగా దేవు మండలంలో గల వివిధ పాఠశాలలో సభ్యత్వ సమావేశ కార్యక్రమం నిర్వహించారు. దేవు మండలంలో యుటిఎస్ కు మంచి ఆదరణ లభించిందని అన్నారు. ఈ కార్యక్రమంలో మండల అధ్యక్షులు మసరం ప్రధాన కార్యదర్శి డి.జంగయ్య జిల్లా నాయకులు రమేష్, మేష్టా పాల్గొన్నారు.

# జిల్లా జాయింట్ కలెక్టర్ చంద్రారెడ్డి వచ్చినా

**మీడియాకు అందని సమాచారం**

మన తెలంగాణ/షాద్ నగర్ :జిల్లా అధికారులు ఎప్పుడు వస్తున్నారో ఎప్పుడు వెళ్ళిపోతున్నారో తెలియని పరిస్థితి మీడియాకు నమాచారు అందించడంతో నిర్దేశంగా స్వయంసహాయ పలుకాల అధికారులు మీడియాకు నమాచారు అందించడంతో అంతర్భుగ్గ వివాదాలు ఏమిటి అధికారులు ఎందుకు వచ్చారో చెప్పకుండా తూతూ మంత్రంగా పోటీ పలు వివరాలు గ్రూపులో వేసి పదిలేస్తున్న వైసెం జిల్లా అధికారులు ఎందుకు వచ్చారో అనే విషయాన్ని ప్రజలకు తెలియజేసిన అవసరం లేదా. ?షాద్ నగర్ కు జిల్లా అధికారులు వచ్చి పరిశీలించి వెళ్ళినప్పుడు ఇతర అధికారులు మాలాట మీడియాకు నమాచారు ఇవడం లేదు. మీడియాకు నమాచారు ఇవ్వకుండా నిర్దేశం వ్యవహరించడంతో అధికారులు అంతర్భుగ్గ వివాదం తర్వాత కాని వస్తారే. మంగళవారం స్వహయాలు మార్చాలి యిల్లా శాఖలుకాల్లాగే కాల్గులున్న జిల్లా శాఖయితే కక్షకర్త చుర్రాధికారి పరిశీలించి వెళ్ళినప్పుడు జిల్లా శాఖయితే కక్షకర్త చుర్రాధికారి వచ్చిన నమాచారులు మీడియాకు అందించలేదు. జిల్లా అధికారులు ఎప్పుడు వస్తున్నారో తెలియని వెళ్ళిపోతున్నారో తెలియని పరిస్థితి. మీడియాకు నమాచారు అందించడంతో పలు శాఖల అధికారులు నిర్దేశంగా స్వయంసహాయులు. అధికారులు ఎందుకు వచ్చారో చెప్పకుండా తూతూ మంత్రంగా పోటీ పలు వివరాలు గ్రూపులో వేసి పదిలేస్తున్న వైసెం. జిల్లా అధికారులు ఎందుకు వచ్చారో అనే విషయాన్ని ప్రజలకు తెలియజేసిన అవసరం లేదా... అనే ప్రశ్నలు వినపడుతున్నాయి. ఇప్పటికైనా అధికారులు నిర్దేశంగా మీదా. ఉన్నతాధికారులు వచ్చినప్పుడు మీడియాకు నమాచారు అందించాలి

**పార్టీలకు అతీతంగా లబ్ధిదారులందరికీ పథకాలు అందిస్తా**

**\* కల్వకుర్తి ఎంఎల్ఎ కసిరెడ్డి నారాయణరెడ్డి**

మన తెలంగాణ/ఆమనగల్లు :



**మన ఆంధ్రగౌరవమనస్సులు :**

పార్టీలకు అతితగ్గా అర్హతగా అర్హతైన లబ్ధిదారులందరికీ ప్రభుత్వ సంక్షేమ పథకాల అందించును కన్యాకర్ర మెయ్లో కనీర్ని కార్యాయనిర్వహించే సేవల సంక్షేమమన్ని క్లుప్తత పట్టుకొని ముఖ్యమంత్రి రేవంత్తోర్ని సంక్షేమ పథకాలను అమలు చేస్తున్నారని చెప్పారు. అమనగల్గు పట్టుకలతోనే శ్రీలక్ష్మి గార్డెన్లో సోమవారం 38 అందిరమ్మల ఇండ్ల ప్రాసెడింగులు, 76 కన్యాబిడ్డల్ని, వారి ముఖారం చెక్కులను బుధవారం టీపీసీసీ సభ్యులు అయిన శ్రీనివాస్ గౌడ్, మార్కెట్ వెళ్ళి రూపం గీత సర్దుయ్య, వైసెక్రెటరీ గూడూరు బాస్కర్ రెడ్డి, మాజీ సర్పంచ్ గుర్రం కేశవులు, తనా సీనియర్ ఫయూజ్మార్కెట్, మునిపల్ కమిషనర్ మూడవ శంకరాచార్యతో కలిసి మెయ్లో కనీర్ని కార్యాయనిర్వహించారు. పేదరిక కలను నెరవేర్చడమే కాంగ్రెస్ ప్రభుత్వ లక్ష్యమని, అర్హతైన ప్రతి ఒక్కరికీ ప్రాధాన్యతా క్రమంలో అందిరమ్మల ఇండ్లను పంపిణీ చేస్తామని అన్నారు. అందిరమ్మ లబ్ధిదారులు దళారులను సమ్మి మోసపోవడపు, ఎవరైనా కమిషన్లు, ద బుల్లు ను సహజ చేస్తే సర్దులు తప్పే అని మెయ్లో బాస్కర్ రెడ్డి చెప్పారు. ప్రభుత్వ పథకాల కొరకు వచ్చే లబ్ధిదారులను కార్యాలయాల చుట్టూ తిప్పుచుంటే కనీర్ని అధికారాలు మెయ్లో అధికారి అదేశివారం. అందిరమ్మ ఇండ్లు, అందిరమ్మ ఆశ్రయ భవనం, కోత్త రెవన్యూదారులు, ప్రతి ఇంటికీ 200 యూనిట్ల ఉపరి విద్యుత్, కన్యాబిడ్డల్ని, వారి ముఖారం చెక్కులు, మహిళలకు ఉపరి తన్ను ప్రయోజనం, మహిళా సంఘాలకు పట్టికల రూపం ప్రభుత్వ ఆంధ్రప్రదేశ్ లోని తెలివితేలు. జూనియర్ బాస్కర్ రెడ్డి కనీర్ని అభివృద్ధి సమీక్షయోజనం కలుపు భార్యమని మెయ్లో ధీమా పుక్కుం చేయారు. గ్రూపు నిర్మాణ శాఖ ఏక శాలిని, మునిపల్ మేనేజర్ అంజనేయులు, నాయకులు గూడూరు శ్రీనివాసరెడ్డి, శ్రీవాతి శ్రీనివాసరెడ్డి, తెలగమట్ల జి గడ్, వస్తుల మానయ్య, వస్తుల శ్రీరేఖ, విజయవారియర్, అప్పం శ్రీమ, పేదమట్ల వెంకటరెడ్డి, కృష్ణనాయక్, చేగూరి వెంకటరెడ్డి, వస్తుల శ్రీకాంత్, మెకానిక్ బాబూ, వారిరవారూ, ఫరీద్, పాల్కోన్నాడు.

## బిసిల హక్కులు సాధించేవరకు పోరాడతాం

**బిసి సంఘాల నాయకులు**



మన తెలంగాణ/హైదాబాద్ : బీసీల హక్కులు సాధించే వరకు పోరాడుతమనీ బీసీ నాయకులు అన్నారు. మండల కేంద్రంలోని ఆంధ్రప్రదేశ్ చౌరస్తాలో బీసీ రిజర్వేషన్ సాధన సమితి ఆధ్వర్యంలో రిలే నిరాహారదీక్ష 32రోజులుగా కొనసాగిస్తున్నారు. బీసీ సంఘాల నాయకులు అదే విధంగా వివిధ సంఘాల నాయకులు, పార్టీల నాయకులు బీసీలకు స్పెషల్ సెంటర్లలో 42శాతం రిజర్వేషన్లు వహించగలరు అన్నారు. మండల కేంద్రంలోని హైదరాబాద్ పరిధిలోని చంద్రవేల్ గ్రామ పంచాయతీ నాయకులు పూర్తి మద్దతు తెలిపారు. ఈ సందర్భంగా వారు మాట్లాడుతూ... బీసీలకు న్యాయం జరిగే వరకు పోరాడుతమన్నాడు. స్థానిక సంస్థల ఎన్నికల్లో బీసీలకు 42శాతం రిజర్వేషన్ వచ్చే వరకు బీసీలందరూ ఒక్కంగా పోరాడతమన్నారు. మొమ్మేతలో మాకు అంత అనే నివాదంలో ముందు దుకు వెళ్తున్నాం. అది సాధించే వరకు పోరాడతమన్నారు. స్థానిక సంస్థల ఎన్నికల్లో బీసీలకు 42శాతం రిజర్వేషన్లు అమలు చేస్తుమని, ఎన్నికలకు వెళ్లడం కోర్కె పై ఇవ్వడం వంటివి ద్రామ చేస్తున్నట్లు తెలుస్తోందని విమర్శించారు. జానభాలో ఆదికంగా ఉన్న బీసీలను కేంద్ర, రాష్ట్ర ప్రభుత్వాలూ మోసం చేస్తున్నారని మండిపడ్డారు. బెన్లూలో బీసీ ప్రజాసభల్లోని డిమాండ్ పోరాడు. గత 40.45 ఏళ్లుగా బీసీలకు అన్యాయం జరుగుతునే ఉందన్నారు. కనీసం అవకాశం వచ్చినప్పటికీ బీసీలందరూ హక్కులను సాధించుకోవాలన్నారు. బీసీలకు రాజ్యాధికారం ఇచ్చే ఉద్దేశం లేదన్నారు. రిలే నిరహార దీక్ష చేసే బీసీ రిజర్వేషన్ సాధన సమితి సభ్యులు రాహోల్ నర్సయ్య, బిగ్గ రాజా, రాము, రమేష్ కుమార్, చినకేసరి, శేఖర్, రాజేంద్రగౌడ్, తమ్మలె రవిందర్, రమేష్ కుమార్, కిరాణ్ కుమార్, సత్యనారాయణ, రాజా, అశోక్, చంద్రయ్య, సత్యనారాయణ, రమేష్, గౌరవ్, స్వామి, మల్లయ్య, బీరయ్య, అజయ్యలు, హరితరాలు, విలలయ్య చంద్రవేల్ గ్రామ పంచాయతీ నాయకులు వివిధ పార్టీల బీసీ నాయకులు పాల్గొన్నారు.

**మాదకద్రవ్యాలతో భవిష్యత్తు నాశనం**

టిఎన్ఎన్ఓ రాష్ట్ర అధ్యక్షుడు లక్ష్మీనివాస్

మన తెలంగాణ/ఆమనగల్లు :



యువత మారకదహ్వాలను అలవాటు పడితే జీవితాను నాశనం అవుతాయని టీఎన్ఎస్ఎం. రాష్ట్ర అధ్యక్షులు లక్ష్మీ నివాసి తెలిపారు. బుధవారం ఆమెను గట్టు పట్టణంలోకి కళ్యాణి గార్డెన్ లో తెలంగాణ సామాజిక స్పృహదేలీ ఆన్లైన్ జేషమ్ ( టీఎన్ఎస్ఎం) అధ్యక్షుర్యంలో డ్రగ్స్ పై అవగాహన కార్యక్రమాన్ని నిర్వహించారు. ఈ సందర్భంగా పట్టణంలోని ప్రధాన రోడ్ దాకా పై విద్యార్థులు, అధికారులతో కలిసి అవగాహన కార్యాలీ నిర్వహించారు. అంతరితం ఏర్పాటుచేసిన అవగాహన సదస్సులో లక్ష్మీ నివాసి మాట్లాడారు. మారకదహ్వాలకు బానిసలైన వారు భిక్షుత్తును నాశనం చేసుకుంటున్నారన్నారు. యువత తెలిసి తిరియిత డ్రగ్స్, చెద అలవాట్లకు బానిసైత బిచ్చం దులు పట్టుకున్నారని, యువత ఎటువంటి చెదం అలవాట్లకు రోను కాకుండా సత్తెలుగుదేశంలో మెలగాలు, లవణ్య పట్టుకుని కుటుంబ పంచలపాలనాలో, జిల్లదండలపాలనాలో ప్రత్యేక శ్రద్ధ తీసుకున్నారన్నారు. ఈ కార్యక్రమంలో సిడిఐఐ, శాంతిపత్రి, ఎక్స్ ప్రెస్ సీబి బిచ్చం దండలం చౌదరి, ప్రముఖ సమస్య సేవకులు పాపి శశిశ్రీ రాములు, టీఎన్ఎస్ఎం. రాష్ట్ర అధికార ప్రతినిధి రమేష్ దొడ్డి, సీఎల్ టీఎన్ఎం ఇంధరా మీసాల చిక్కి, తెలంగాణ రిపబ్లికన్, మహారాష్ట్ర యూవ్, శివ, సంగి, దాస్ రమేష్ మల్లాసూరు.

# ధాన్యం కొనుగోలులో సమస్యలు తలెత్తకూడదు

**- కలెక్టర్ ప్రతీక్ జైన్**

మన తెలంగాణ/వికారాబాద్ జిల్లా ప్రతినీధి: రైతులకు ఎలాంటి సమస్యలు తలెత్తుకుండా వరి ధాన్యం కొనుగోలు చేపట్టాలని జిల్లా కలెక్టర్ ప్రతీక పేరి అధికారులకు సూచించారు. బుధవారం జిల్లామైన పెటే మండులంటిలో ఈ కార్యక్రమం, నారాసిద్దిపేటలో వరి కొనుగోలు కేంద్ర గ్రామం జిల్లా కలెక్టర్ ప్రతీక పేరి ప్రారంభించారు. ఈ సందర్భంగా కలెక్టర్ మాట్లాడుతూ... రాష్ట్ర ప్రభుత్వం రైతులు వరిపండిన పంటకు గిట్టుబాటు ధరను అందిస్తూ ఏ గ్రేడ్ ధాన్యం క్వింటాళ్ళకు 2౩8౩ రూపాయలు, నానాడ రకానికి 2౩69 రూపాయలు వ్యాపక కనీస మద్దతు ధర వచ్చినచండలో వారి నన్ను రకానికి అదనంగా 500 రూపాయల వ్యాపక జీసీని అందించినందువల్ల, కొనుగోలు కేంద్రాలన్నీ పరిశోక సమయాలూ సూచించడంతో పాటు గన్నీ బ్యాగులు, తూకం యంత్రాలు, టార్పాలిన్లు, తేమ కొలిచే యంత్రాలను అందుబాటులో నిర్దిష్టా ఉంచాలని కలెక్టర్ తెలిపారు. తాగునీరు, నీడ వసతి నిమిత్తం రెండున్ను ఏర్పాటు చేయాలని కలెక్టర్ సూచించారు. ఎక్కువ సంఖ్యలో సహాయాలను లాభాలు చేసుకుని ధాన్యం తూతూ జరిగితే, ఎప్పుడో ఉప్పుడు రైస్ మిల్లులకు రూపాణి అగోలూ పరిమితి లాభాలు అందుబాటులో ఉండేలా చర్యలు తీసుకోవాలని ధాన్య ధరను సూచించారు. పరిష్కరించాలని ఆన్వారు. అనంతరం నారాసిద్దిపేటలో సూతనంగా నిర్విం

**వయోవృద్ధులు.. భావితరాలకు మార్గదర్శకులు**

- కలెక్టర్ మను చౌదరి

**మన తెలంగాణ/మేధావు జిల్లా:** చివరూపుద్దులు భవిష్యత్తులకు మార్గదర్శకులు ని జిల్లా కలెక్టర్ల మన వారి నుంచి. బుధధర్మం పుద్దులు కోసం అవగాహన, చైతన్య పెరిచేయకు మహిళా, శిశు, దివాంగు లు, అమాయ పుద్దులు నిక్షేపము శాఖ ఆధ్వర్యంలో నవంబర్ 13 నుంచి 19 వరకు నిర్వహించబడు కార్యక్రమాలను పోస్టర్లను కలెక్టర్ల మన వారిది, అదనపు కలెక్టర్ రాధిక గవూ అనివీలించారు. ఈ సందర్భంగా కలెక్టర్ల మహిళామండలి ఈ కార్యక్రమాలలో పుద్దులు చురుకుగా పాల్గొని తమ అనుభవాలు మనవేదానంగా చేశారు. జిల్లా నిక్షేపకర్తలతో కారడ మహిళామండలి జిల్లా వ్యాప్తంగా పుద్దులు అలెగ్గరింగు, భద్రత, నామమా కికర భాగనూపుంగు, శ్రేయస్సు పెంపుడు కోసం అవగాహన కార్యక్రమాల, చర్రా వేకరకు, నాంస్కృతిక

## ప్రజా ప్రభుత్వంతో ప్రజలు క్షేమం

అనందంగా ఇందిరమ్మ ఇండ్ల గృహప్రవేశాలు

ఎంఎల్ఎ వీరప్పల్లి శంకర్

మన తెలంగాణ/షాద్ నగర్:



## ಕರೆಂಟ್ ಷಾಕ್‌తో ಬಾಲುಡಿಕಿ ಗಾಯಾಲು

మన తెలంగాణ/వికారాబాద్





హలో పరిశోధకు! గంగాంం ప్రాజెక్టుకు  
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**స్వచ్ఛమైన  
 (ప్రమాణీకృత) మృగము** అ

జీవజన్యం చేయడానికి హారతాల బయటకు వచ్చిన సమయంలో పారతాల ప్రహరీ గేడ్డు ఆనుకుని ఉన్న ట్రాన్స్‌పోర్టర్ వెచ్చి తగలి చేతులు, కాళ్ళు కాకుండుంటే కాకుండా తలకు తీవ్ర గాయాలయ్యాయి. ముక్కును నుంచి క్రక్రం రాస్తూంతో బాలుడిని స్టానికలు, పారతాల సీబ్బంది తక్షణమే స్టానిక ప్రభుత్వ ఆనువతుక్రీ తరలించారు. అక్కడ డాక్టర్లు లేకపోవడంతో చిన్న పిల్లకు సదుపాయాలు లేని స్థితితో మండుం అధికారితో మాట్లాడి డ్రైవ్ లో ఆనువతుక్రీ మార్చారు. ప్రస్తుతం చి ద్తార్త పరిశీలి విషమంగానే ఉంది. సుపండుపై పారతాల సీబ్బంది, స్టానికలు కలెక్టర్లను సంప్రదించి, చి ద్తార్తక్రీ తక్షణమే మరగన చిక్కి ఉంటూ చచ్చులు తీసుకోవాలని కోరుతున్నారు. ఈ ఘటన పారతాల సమీపంలో చిద్యుత్ సాగుగి జగ్రుతపై ప్రత్యలు లేవనూంతు.

## రెండు బైకులు ఢీ.. ఒకరి మృతి



మన తెలంగాణ/మాడ్గుల: రంగారెడ్డి




సమీప తెలంగాణ/మహారాష్ట్ర: రంగారెడ్డి జిల్లా మామిడి మండలం కలకొండ సమీపంలో మంగళవారం రాత్రి జరిగిన రోడ్డు ప్రమాదంలో ఒకరు మృతి చెందారు. వివరాలను క్లిష్ట కలకొండ గ్రామానికి చెందిన రైతు షేక్ మబీన్ రుద్దీన్(బాబా)(43) పోలీసు పేరుల ముగింపుకు నీ తన గ్రామం కలకొండకు తిరిగి వస్తున్నప్పుడు కలకొండ గ్రామ సమీపంలోని పెట్రోలు పంపు వద్ద ఆటోలో...చారంలోంద ప్రధాన రహదారిపై జర్నల్ నంబి ఆసుపత్రి వెళ్ళే వీక్షన్ ముఠా బైకు రోడులో ఎదురు వచ్చిన బస్సుకు ఢీ కొన్నందుకు ఈ ప్రమాదంలో మృతిచెందినట్లు తెలుస్తోంది. తీవ్ర గాయాల కావడంతో స్థానికులు, కుటుంబ సభ్యులు హాటారువోసిన చికిత్స నిమిత్తం ఆసుపత్రి వెళ్ళారు ఆసుపత్రికి తరలించినందుకు మార్గమధ్యలో మృతిచెందినట్లు మృతుడికి భార్య గౌనియాబేగంతో పాటు ముగ్గురు కుమారులు ఉన్నారు. మృతుడు మృత్యువల్లినో సోదరుడు షేక్ నయ్యదు రిహ్మాదు ముతుకు సహోదరు చేసుకున్నాడు. డాక్టర్ చేస్తున్నట్లు సేవ చేసేగంపాలో తెలిపారు.

[illegible]



<div><div></div><div><div><b>हिन्दुस्तान फ्लुओरोकार्बन्स लिमिटेड</b> <b>HINDUSTAN FLUOROCARBONS LIMITED</b> (CIN NO.L25206TG1983PLC004037) Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001. Website: <a href="http://www.hfl.co.in">www.hfl.co.in</a> Email: <a href="mailto:cs@hflcoindia.com">cs@hflcoindia.com</a> &amp; <a href="mailto:hflshareholders@gmail.com">hflshareholders@gmail.com</a></div></div></div>							
<b>EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025</b> ( ₹ in Lakhs)							
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	28.22	51.98	51.99	80.20	108.03	212.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71	42.47
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - 1) Basic 2) Diluted	(0.02) (0.02)	0.14 0.14	0.15 0.15	0.13 0.13	0.28 0.28	0.22 0.22
<b>NOTES :</b> 1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements ) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges <a href="http://www.bseindia.com">www.bseindia.com</a> and on the Company's website : <a href="http://www.hfl.co.in">www.hfl.co.in</a> <div><div>For and on behalf of the Board of Directors of HINDUSTAN FLUOROCARBONS LIMITED Sd/- YOGENDRA PRASAD SHUKLA DIRECTOR DIN 09674122</div><div></div><div>Place: Kochi, Kerala Date : 12.11.2025</div></div>							



**BF INVESTMENT LIMITED**  
Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036  
CIN : L65993PN2009PLC134021  
Tel: +91 77190 05777 E-mail : secretarial@bflpune.com Website : www.bflpune.com

**Extract of Statement of Un-Audited Standalone & Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.**  
( ₹ in millions)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Half Year Ended	Year Ended	Quarter Ended		Half Year Ended	Year Ended
		30-09-2025	30-09-2024	30-09-2025	31-03-2025	30-09-2025	30-09-2024	30-09-2025	31-03-2025
		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80	302.81	627.45
2	Net Profit / (Loss) for the period (before tax and exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81	260.31	551.07
3	Net Profit / (Loss) for the period before tax (after exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23	1,042.10	3,023.13
4	Net Profit / (Loss) for the period after tax (after exceptional and / or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15	783.91	2,222.91
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67	1,827.26	6,986.03
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)				29,396.36				68,810.56
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56	20.81	59.01

Note:


1. The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the Quarter and Half Year Ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. The full format of financial results are available on [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on the Company's website <https://www.bflpune.com/financial-results.html>.

For BF Investment Limited

B. S. Mitkari

Director (DIN: 03632549)



Place : Pune

Date : November 12, 2025

Duly authorised by the Board of Directors on their behalf

FORM L-1-A-A-RA

Name of the Insurer: CreditAccess Life Insurance Limited  
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023  
REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025  
Policyholders' Account (Technical Account)



(Amount in Rs. Lakhs)

Particulars	For half year ended September 30,2025							For half year ended September 30,2024						
	Total	Non-linked			Linked			Total	Non-linked			Linked		
		Individual Life	Individual Pension	Group	Individual Life	Individual Pension	Group		Individual Life	Individual Pension	Group	Individual Life	Individual Pension	Group
PREMIUMS EARNED - Net														
(a) Premium	38,243	-	-	38,243	-	-	-	5,139	-	-	5,139	-	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	38,241	-	-	38,241	-	-	-	5,139	-	-	5,139	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	-	191	-	-	191	-	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	-	138	-	-	138	-	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	-	(22)	-	-	(22)	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	-	38	-	-	38	-	-	-
Other Income	-	-	-	-	-	-	-	11	-	-	11	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	815	-	-	815	-	-	-	356	-	-	356	-	-	-
TOTAL (A)	39,056	-	-	39,056	-	-	-	5,495	-	-	5,495	-	-	-
COMMISSION	14,608	-	-	14,608	-	-	-	698	-	-	698	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	4,989	-	-	4,989	-	-	-	1,345	-	-	1,345	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	19,597	-	-	19,597	-	-	-	2,043	-	-	2,043	-	-	-
BENEFITS PAID (Net)	4,618	-	-	4,618	-	-	-	1,544	-	-	1,544	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	-	2,919	-	-	2,919	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	18,076	-	-	18,076	-	-	-	4,463	-	-	4,463	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	1,383	-	-	1,383	-	-	-	(1,010)	-	-	(1,010)	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	-	1,010	-	-	1,010	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-

FORM L-2-A-A-PL

Name of the Insurer: CreditAccess Life Insurance Limited  
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023  
PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTMBER 2025

Particulars	For half year ended September 30, 2025		For half year ended September 30, 2024	
	For half year ended September 30, 2025	For half year ended September 30, 2024	For half year ended September 30, 2025	For half year ended September 30, 2024
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-	-	-
<b>Income From Investments</b>	-	-	-	-
(a) Interest, Dividends & Rent – Gross	452	374	-	-
(b) Profit on sale/redemption of investments	800	1,135	-	-
(c) (Loss on sale/ redemption of investments)	(269)	(21)	-	-
(d) Amortisation of Premium / Discount on Investments	66	88	-	-
Other Income	1	1	-	-
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>	-	-
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>	-	-
Contribution to Policyholders' A/c	-	-	-	-
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Others	-	-	-	-
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	-	-	-	-
Amount Transferred to Policyholders' Account	-	1,010	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others (to be specified)	-	-	-	-
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>	-	-
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>	-	-
Provision for Taxation	347	78	-	-
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>	-	-
<b>APPROPRIATIONS</b>	-	-	-	-
(a) Balance at the beginning of the year	1,350	62	-	-
(b) Interim dividend paid	-	-	-	-
(c) Final dividend paid	-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)	-	-	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>	-	-

Notes:  
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021.  
2) The audited accounts(Limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.  
3)The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.

FORM L-3-A-A-BS  
BALANCE SHEET AS AT 30th SEPTEMBER 2025

Particulars	As at September 30, 2025		As at September 30, 2024	
	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>				
<b>Shareholders' Funds:</b>				
Share Capital	16,800	16,800	-	-
Share Application Money Pending Allotment	-	-	-	-
Reserves And Surplus	3,428	521	-	-
Credit/(Debit) Fair Value Change Account	352	639	-	-
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>	-	-
<b>Borrowings</b>	-	-	-	-
<b>Policyholders' Funds:</b>				
Credit/(Debit) Fair Value Change Account	(140)	74	-	-
Policy Liabilities	31,884	10,169	-	-
Funds for discontinued policies:	-	-	-	-
(i) Discontinued on Account of non-payment of premiums	-	-	-	-
(ii) Others	-	-	-	-
Insurance Reserves	-	-	-	-
Provision for Linked liabilities	-	-	-	-
<b>Sub-Total</b>	<b>31,744</b>	<b>10,244</b>	-	-
<b>Funds for Future Appropriations</b>	-	-	-	-
Linked	-	-	-	-
Non-Linked (Non-PAR)	-	-	-	-
Non-Linked (PAR)	-	-	-	-
<b>Deferred Tax Liabilities (Net)</b>	-	-	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>	-	-
<b>Application of Funds</b>				
<b>Investments</b>				
Shareholders'	16,199	12,553	-	-
Policyholders'	29,290	7,492	-	-
Assets held to cover Linked Liabilities	-	-	-	-
<b>Loans</b>	570	231	-	-
<b>Fixed Assets</b>				
<b>Deferred Tax Assets (Net)</b>	-	-	-	-
<b>Current Assets</b>				
Cash and Bank Balances	731	194	-	-
Advances and Other Assets	7,405	8,457	-	-
<b>Sub-Total (A)</b>	<b>8,136</b>	<b>8,651</b>	-	-
Current Liabilities	1,703	641	-	-
Provisions	168	83	-	-
<b>Sub-Total (B)</b>	<b>1,871</b>	<b>724</b>	-	-
<b>Net Current Assets (C) = (A – B)</b>	<b>6,265</b>	<b>7,927</b>	-	-
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>	-	-	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	-	-	-	-
<b>Deficit in Revenue Account (Policyholders' A/c)</b>	-	-	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>	-	-</





**हिन्दुस्तान फ्लुओरोकार्बन्स लिमिटेड**  
**HINDUSTAN FLUOROCARBONS LIMITED**  
(CIN NO.L25206TG1983PLC004037)  
Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001.  
Website: [www.hfl.co.in](http://www.hfl.co.in)  
Email: [cs@hflcoindia.com](mailto:cs@hflcoindia.com) & [hflshareholders@gmail.com](mailto:hflshareholders@gmail.com)

**EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025**

(₹ in Lakhs)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	28.22	51.98	51.99	80.20	108.03	212.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71	42.47
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71	42.47
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71	42.47
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71	42.47
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - 1) Basic 2) Diluted	(0.02) (0.02)	0.14 0.14	0.15 0.15	0.13 0.13	0.28 0.28	0.22 0.22

**NOTES :**

1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges [www.bseindia.com](http://www.bseindia.com) and on the Company's website : [www.hfl.co.in](http://www.hfl.co.in)

Place: Kochi, Kerala

Date : 12.11.2025



For and on behalf of the Board of Directors of  
HINDUSTAN FLUOROCARBONS LIMITED  
Sd/-  
YOGENDRA PRASAD SHUKLA  
DIRECTOR  
DIN 09674122

**BF INVESTMENT LIMITED**

Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036

CIN : L65993PN2009PLC134021

Tel: +91 77190 05777 E-mail : [secretarial@bflpune.com](mailto:secretarial@bflpune.com) Website : [www.bflpune.com](http://www.bflpune.com)**Extract of Statement of Un-Audited Standalone & Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.**

(₹ in millions)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Half Year Ended	Year Ended	Quarter Ended		Half Year Ended	Year Ended
		30-09-2025	30-09-2024	30-09-2025	31-03-2025	30-09-2025	30-09-2024	30-09-2025	31-03-2025
		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80	302.81	627.45
2	Net Profit / (Loss) for the period (before tax and exceptional and /or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81	260.31	551.07
3	Net Profit / (Loss) for the period before tax (after exceptional and /or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23	1,042.10	3,023.13
4	Net Profit / (Loss) for the period after tax (after exceptional and /or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15	783.91	2,222.91
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67	1,827.26	6,986.03
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)	-	-	-	29,396.36	-	-	-	68,810.56
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56	20.81	59.01

**Note :**

1. The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the Quarter and Half Year Ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. The full format of financial results are available on [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on the Company's website <https://www.bflpune.com/financial-results.html>.

Place : Pune

Date : November 12, 2025



For BF Investment Limited

B. S. Mitkari  
Director (DIN: 03632549)

Duly authorised by the Board of Directors on their behalf

**FORM L-1-A-A-RA**

Name of the Insurer: CreditAccess Life Insurance Limited

Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025

Policyholders' Account (Technical Account)



(Amount in Rs. Lakhs)

Particulars	For half year ended September 30,2025						For half year ended September 30,2024						
	Total	Non-linked		Group	Linked		Total	Non-linked		Group	Linked		Group
		Individual			Individual			Individual					
		Life	Pension		Life	Pension		Life	Pension				
PREMIUMS EARNED - Net													
(a) Premium	38,243	-	-	38,243	-	-	5,139	-	-	5,139	-	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	38,241	-	-	38,241	-	-	5,139	-	-	5,139	-	-	-
INCOME FROM INVESTMENTS													
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	191	-	-	191	-	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	138	-	-	138	-	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	(22)	-	-	(22)	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	38	-	-	38	-	-	-
Other Income	-	-	-	-	-	-	11	-	-	11	-	-	-
Contribution from Shareholders' A/c													
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	815	-	-	815	-	-	356	-	-	356	-	-	-
TOTAL (A)	39,056	-	-	39,056	-	-	5,495	-	-	5,495	-	-	-
COMMISSION	14,608	-	-	14,608	-	-	698	-	-	698	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	4,989	-	-	4,989	-	-	1,345	-	-	1,345	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	19,597	-	-	19,597	-	-	2,043	-	-	2,043	-	-	-
BENEFITS PAID (Net)	4,618	-	-	4,618	-	-	1,544	-	-	1,544	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	2,919	-	-	2,919	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	18,076	-	-	18,076	-	-	4,463	-	-	4,463	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	1,383	-	-	1,383	-	-	(1,010)	-	-	(1,010)	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	1,010	-	-	1,010	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-

**FORM L-2-A-A-PL**

Name of the Insurer: CreditAccess Life Insurance Limited

Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

PROFIT &amp; LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	For half year ended September 30, 2025	For half year ended September 30, 2024
	2025	2024
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-
<b>Income From Investments</b>	-	-
(a) Interest, Dividends & Rent – Gross	452	374
(b) Profit on sale/redemption of investments	800	1,135
(c) (Loss on sale/ redemption of investments)	(269)	(21)
(d) Amortisation of Premium / Discount on Investments	66	88
Other Income	1	1
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>
Contribution to Policyholders' A/c	-	-
(a) Towards Excess Expenses of Management	-	-
(b) Others	-	-
Interest on subordinated debt	-	-
Expenses towards CSR activities	-	-
Penalties	-	-
Bad debts written off	-	-
Amount Transferred to Policyholders' Account	-	1,010
Provisions (Other than taxation)	-	-
(a) For diminution in the value of investments (Net)	-	-
(b) Provision for doubtful debts	-	-
(c) Others (to be specified)	-	-
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>
Provision for Taxation	347	78
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>
<b>APPROPRIATIONS</b>		
(a) Balance at the beginning of the year	1,350	62
(b) Interim dividend paid	-	-
(c) Final dividend paid	-	-
(d) Transfer to reserves/ other accounts (to be specified)	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>

Notes:  
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021.  
2) The audited accounts (limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.  
3) The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.

**FORM L-3-A-A-BS  
BALANCE SHEET AS AT 30th SEPTEMBER 2025**

(Amount in Rs. Lakhs)

Particulars	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>		
<b>Shareholders' Funds:</b>		
Share Capital	16,800	16,800
Share Application Money Pending Allotment	-	-
Reserves And Surplus	3,428	521
Credit/(Debit) Fair Value Change Account	352	639
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>
<b>Borrowings</b>	-	-
<b>Policyholders' Funds:</b>		
Credit/(Debit) Fair Value Change Account	(140)	74
Policy Liabilities	31,884	10,169
Funds for discontinued policies:	-	-
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
<b>Sub-Total</b>	<b>31,744</b>	<b>10,244</b>
<b>Funds for Future Appropriations</b>	-	-
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
<b>Deferred Tax Liabilities (Net)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>
<b>Application of Funds</b>		
<b>Investments</b>		
Shareholders'	16,199	12,553
Policyholders'	29,290	7,492
Assets held to cover Linked Liabilities	-	-
<b>Loans</b>	570	231
<b>Fixed Assets</b>		
<b>Deferred Tax Assets (Net)</b>		
<b>Current Assets</b>		
Cash and Bank Balances	731	194
Advances and Other Assets	7,405	8,457
<b>Sub-Total (A)</b>	<b>8,136</b>	<b>8,651</b>
Current Liabilities	1,703	641
Provisions	168	83
<b>Sub-Total (B)</b>	<b>1,871</b>	<b>724</b>
<b>Net Current Assets (C) = (A – B)</b>	<b>6,265</b>	<b>7,927</b>
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	-	-
<b>Deficit in Revenue Account (Policyholders' A/c)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>

Place : Bangalore  
Date : 13/11/2025

For and on behalf of the Board of Directors

Sd/-  
Divakar R Boddupalli  
Managing Director & CEO  
DIN No. 02775640

**FORM L-22A - ANALYTICAL RATIOS**


Name of the Insurer: CreditAccess Life Insurance Limited


Analytical Ratios for Life Companies

Date: 30th September 2025

Sl.No.	Particular	For half year ended September 30, 2025	For half year ended September 30, 2024
1	New Business Premium Growth Rate		
	(i) Linked Business	0	0%
	(ii) Non-Linked Business		
	Participating	0%	0%
	Non Participating	644%	155%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	0	0%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	0	0%
4	Net Retention Ratio	99.996%	100%
5	Conservation Ratio (Segment wise)		
	(i) Linked Business	-	0%
	(ii) Non-Linked Business	-	0%
	Participating	-	0%
	Non Participating	-	0%
6	Expense of Management to Gross Direct Premium Ratio	51%	40%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	38%	14%
8	Ratio of Policyholders' Fund to Shareholders' funds	154%	57%
9	Change in networth (Amount in Rs. Lakhs)	2907	852
10	Growth in Networth	15%	5%
11	Ratio of Surplus to Policyholders' Fund	4%	-10%
12	Profit after tax / Total Income	5%	6%
13	(Total Real Estate + Loans)/(Cash & Invested Assets)	0%	0%
14	Total Investments/(Capital + Reserves and Surplus)	225%	116%
15	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	0%
16	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain		
	a. Shareholder's Fund:		
	Investment Yield - (Gross and Net)-Fund wise and With realised gain	4%	14%
	Investment Yield - (Gross and Net)-Fund wise and Without realised gain	17%	9%
	b. Policyholders' Fund:		
	Investment Yield - (Gross and Net)-Fund wise and With realised gain	2%	6%
	Investment Yield - (Gross and Net)-Fund wise and Without realised gain	12%	4%
17	Persistency Ratio - Premium Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
	Persistency Ratio - Number of Policy Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
18	NPA Ratio		
	Policyholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
	Shareholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
19	Solvency Ratio	243%	345%
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Average ticket size in Rs. - Individual premium (Non- Single)	NA	NA



<div><div></div><div><div>हिन्दुस्तान फ्लुओरोकार्बन्स लिमिटेड</div><div>HINDUSTAN FLUOROCARBONS LIMITED</div><div>(CIN NO.L25206TG1983PLC004037)</div><div>Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001.</div><div>Website: www.hfl.co.in</div><div>Email: cs@hflcoindia.com &amp; hfshareholders@gmail.com</div></div></div>							
EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025							
( ₹ in Lakhs)							
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
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1	Total Income	28.22	51.98	51.99	80.20	108.03	212.45
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4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71	42.47
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -						
1) Basic		(0.02)	0.14	0.15	0.13	0.28	0.22
2) Diluted		(0.02)	0.14	0.15	0.13	0.28	0.22
NOTES :							
1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements ) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges <a href="http://www.bseindia.com">www.bseindia.com</a> and on the Company's website : <a href="http://www.hfl.co.in">www.hfl.co.in</a>							
For and on behalf of the Board of Directors of HINDUSTAN FLUOROCARBONS LIMITED							
Sd/-							
YOGENDRA PRASAD SHUKLA							
DIRECTOR							
DIN 09674122							
Place: Kochi, Kerala							
Date : 12.11.2025							



BF INVESTMENT LIMITED

Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036

CIN : L65993PN2009PLC134021

Tel: +91 77190 05777 E-mail : secretarial@bflpune.com Website : www.bflpune.com

Extract of Statement of Un-Audited Standalone & Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.


( ₹ in millions)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Half Year Ended	Year Ended	Quarter Ended		Half Year Ended	Year Ended
		30-09-2025	30-09-2024	30-09-2025	31-03-2025	30-09-2025	30-09-2024	30-09-2025	31-03-2025
		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80	302.81	627.45
2	Net Profit / (Loss) for the period (before tax and exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81	260.31	551.07
3	Net Profit / (Loss) for the period before tax (after exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23	1,042.10	3,023.13
4	Net Profit / (Loss) for the period after tax (after exceptional and / or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15	783.91	2,222.91
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67	1,827.26	6,986.03
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)				29,396.36				68,810.56
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56	20.81	59.01

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For BF Investment Limited

B. S. Mitkari

Director (DIN: 03632549)

Duly authorised by the Board of Directors on their behalf

Place : Pune

Date : November 12, 2025

**FORM L-1-A-A-RA**  
**Name of the Insurer: CreditAccess Life Insurance Limited**  
**Registration No. and Date of Registration with the IRDAI:163, March 31, 2023**  
**REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025**  
**Policyholders' Account (Technical Account)**



(Amount in Rs. Lakhs)

Particulars	For half year ended September 30,2025							For half year ended September 30,2024						
	Total	Non-linked			Linked			Total	Non-linked			Linked		
		Individual		Group	Individual		Group		Individual		Group	Individual		Group
		Life	Pension		Life	Pension			Life	Pension		Life	Pension	
PREMIUMS EARNED - Net														
(a) Premium	38,243	-	-	38,243	-	-	-	5,139	-	-	5,139	-	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	38,241	-	-	38,241	-	-	-	5,139	-	-	5,139	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	-	191	-	-	191	-	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	-	138	-	-	138	-	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	-	(22)	-	-	(22)	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	-	38	-	-	38	-	-	-
Other Income	-	-	-	-	-	-	-	11	-	-	11	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	815	-	-	815	-	-	-	356	-	-	356	-	-	-
TOTAL (A)	39,056	-	-	39,056	-	-	-	5,495	-	-	5,495	-	-	-
COMMISSION	14,608	-	-	14,608	-	-	-	698	-	-	698	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	4,989	-	-	4,989	-	-	-	1,345	-	-	1,345	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	19,597	-	-	19,597	-	-	-	2,043	-	-	2,043	-	-	-
BENEFITS PAID (Net)	4,618	-	-	4,618	-	-	-	1,544	-	-	1,544	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	-	2,919	-	-	2,919	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	18,076	-	-	18,076	-	-	-	4,463	-	-	4,463	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	1,383	-	-	1,383	-	-	-	(1,010)	-	-	(1,010)	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	-	1,010	-	-	1,010	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-

**FORM L-2-A-A-PL**  
**Name of the Insurer: CreditAccess Life Insurance Limited**  
**Registration No. and Date of Registration with the IRDAI:163, March 31, 2023**  
**PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025**

Particulars	For half year ended September 30, 2025		For half year ended September 30, 2024	
	For half year ended September 30, 2025	For half year ended September 30, 2024	For half year ended September 30, 2025	For half year ended September 30, 2024
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-	-	-
<b>Income From Investments</b>	-	-	-	-
(a) Interest, Dividends & Rent – Gross	452	374	-	-
(b) Profit on sale/redemption of investments	800	1,135	-	-
(c) (Loss on sale/ redemption of investments)	(269)	(21)	-	-
(d) Amortisation of Premium / Discount on Investments	66	88	-	-
Other Income	1	1	-	-
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>	-	-
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>	-	-
Contribution to Policyholders' A/c	-	-	-	-
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Others	-	-	-	-
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	-	-	-	-
Amount Transferred to Policyholders' Account	-	1,010	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others (to be specified)	-	-	-	-
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>	-	-
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>	-	-
Provision for Taxation	347	78	-	-
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>	-	-
<b>APPROPRIATIONS</b>	-	-	-	-
(a) Balance at the beginning of the year	1,350	62	-	-
(b) Interim dividend paid	-	-	-	-
(c) Final dividend paid	-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)	-	-	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>	-	-

Notes:  
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021.  
2) The audited accounts(Limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.  
3)The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.

**FORM L-3-A-A-BS**  
**BALANCE SHEET AS AT 30th SEPTEMBER 2025**

	(Amount in Rs. Lakhs)	
Particulars	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>		
<b>Shareholders' Funds:</b>		
Share Capital	16,800	16,800
Share Application Money Pending Allotment	-	-
Reserves And Surplus	3,428	521
Credit/(Debit) Fair Value Change Account	352	639
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>
<b>Borrowings</b>	-	-
<b>Policyholders' Funds:</b>		
Credit/(Debit) Fair Value Change Account	(140)	74
Policy Liabilities	31,884	10,169
Funds for discontinued policies:	-	-
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
<b>Sub-Total</b>	<b>31,744</b>	<b>10,244</b>
<b>Funds for Future Appropriations</b>	-	-
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
<b>Deferred Tax Liabilities (Net)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>
<b>Application of Funds</b>		
<b>Investments</b>		
Shareholders'	16,199	12,553
Policyholders'	29,290	7,492
Assets held to cover Linked Liabilities	-	-
<b>Loans</b>		
<b>Fixed Assets</b>	570	231
<b>Deferred Tax Assets (Net)</b>		
<b>Current Assets</b>		
Cash and Bank Balances	731	194
Advances and Other Assets	7,405	8,457
<b>Sub-Total (A)</b>	<b>8,136</b>	<b>8,651</b>
Current Liabilities	1,703	641
Provisions	168	83
<b>Sub-Total (B)</b>	<b>1,871</b>	<b>724</b>
<b>Net Current Assets (C) = (A – B)</b>	<b>6,265</b>	<b>7,927</b>
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	-	-
<b>Deficit in Revenue Account (Policyholders' A/c)</b>		
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>





**हिन्दुस्तान फ्लुओरोकार्बन्स लिमिटेड**  
**HINDUSTAN FLUOROCARBONS LIMITED**  
(CIN NO.L25206TG1983PLC004037)  
Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001.  
Website: [www.hfl.co.in](http://www.hfl.co.in)  
Email: [cs@hflcoindia.com](mailto:cs@hflcoindia.com) & [hflshareholders@gmail.com](mailto:hflshareholders@gmail.com)

**EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025**

(₹ in Lakhs)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	28.22	51.98	51.99	80.20	108.03	212.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71	42.47
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71	42.47
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71	42.47
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71	42.47
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - 1) Basic 2) Diluted	(0.02) (0.02)	0.14 0.14	0.15 0.15	0.13 0.13	0.28 0.28	0.22 0.22

**NOTES :**

1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges [www.bseindia.com](http://www.bseindia.com) and on the Company's website : [www.hfl.co.in](http://www.hfl.co.in)

Place: Kochi, Kerala

Date : 12.11.2025



For and on behalf of the Board of Directors of  
HINDUSTAN FLUOROCARBONS LIMITED  
Sd/-  
YOGENDRA PRASAD SHUKLA  
DIRECTOR  
DIN 09674122

**BF INVESTMENT LIMITED**

Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036

CIN : L65993PN2009PLC134021

Tel: +91 77190 05777 E-mail : [secretarial@bflpune.com](mailto:secretarial@bflpune.com) Website : [www.bflpune.com](http://www.bflpune.com)**Extract of Statement of Un-Audited Standalone & Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.**

(₹ in millions)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Half Year Ended	Year Ended	Quarter Ended		Half Year Ended	Year Ended
		30-09-2025	30-09-2024	30-09-2025	31-03-2025	30-09-2025	30-09-2024	30-09-2025	31-03-2025
		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80	302.81	627.45
2	Net Profit / (Loss) for the period (before tax and exceptional and /or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81	260.31	551.07
3	Net Profit / (Loss) for the period before tax (after exceptional and /or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23	1,042.10	3,023.13
4	Net Profit / (Loss) for the period after tax (after exceptional and /or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15	783.91	2,222.91
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67	1,827.26	6,986.03
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)	-	-	-	29,396.36	-	-	-	68,810.56
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56	20.81	59.01

**Note :**

1. The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the Quarter and Half Year Ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. The full format of financial results are available on [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on the Company's website <https://www.bflpune.com/financial-results.html>.

Place : Pune

Date : November 12, 2025



For BF Investment Limited

B. S. Mitkari  
Director (DIN: 03632549)

Duly authorised by the Board of Directors on their behalf

**FORM L-1-A-A-RA**

Name of the Insurer: CreditAccess Life Insurance Limited

Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025

Policyholders' Account (Technical Account)



(Amount in Rs. Lakhs)

Particulars	For half year ended September 30,2025						For half year ended September 30,2024							
	Total	Non-linked		Group	Linked		Total	Non-linked		Group	Linked			
		Individual			Life	Pension		Life	Pension		Individual		Life	Pension
		Life	Pension								Life	Pension		
PREMIUMS EARNED - Net														
(a) Premium	38,243	-	-	38,243	-	-	-	5,139	-	-	5,139	-	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	38,241	-	-	38,241	-	-	-	5,139	-	-	5,139	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	-	191	-	-	191	-	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	-	138	-	-	138	-	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	-	(22)	-	-	(22)	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	-	38	-	-	38	-	-	-
Other Income	-	-	-	-	-	-	-	11	-	-	11	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	815	-	-	815	-	-	-	356	-	-	356	-	-	-
TOTAL (A)	39,056	-	-	39,056	-	-	-	5,495	-	-	5,495	-	-	-
COMMISSION	14,608	-	-	14,608	-	-	-	698	-	-	698	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	4,989	-	-	4,989	-	-	-	1,345	-	-	1,345	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	19,597	-	-	19,597	-	-	-	2,043	-	-	2,043	-	-	-
BENEFITS PAID (Net)	4,618	-	-	4,618	-	-	-	1,544	-	-	1,544	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	-	2,919	-	-	2,919	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	18,076	-	-	18,076	-	-	-	4,463	-	-	4,463	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	1,383	-	-	1,383	-	-	-	(1,010)	-	-	(1,010)	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	-	1,010	-	-	1,010	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders’ Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-

**FORM L-2-A-A-PL**

Name of the Insurer: CreditAccess Life Insurance Limited

Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

PROFIT &amp; LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	For half year ended September 30, 2025	For half year ended September 30, 2024
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-
<b>Income From Investments</b>	-	-
(a) Interest, Dividends & Rent – Gross	452	374
(b) Profit on sale/redemption of investments	800	1,135
(c) (Loss on sale/ redemption of investments)	(269)	(21)
(d) Amortisation of Premium / Discount on Investments	66	88
Other Income	1	1
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>
Contribution to Policyholders' A/c	-	-
(a) Towards Excess Expenses of Management	-	-
(b) Others	-	-
Interest on subordinated debt	-	-
Expenses towards CSR activities	-	-
Penalties	-	-
Bad debts written off	-	-
Amount Transferred to Policyholders' Account	-	1,010
Provisions (Other than taxation)	-	-
(a) For diminution in the value of investments (Net)	-	-
(b) Provision for doubtful debts	-	-
(c) Others (to be specified)	-	-
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>
Provision for Taxation	347	78
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>
<b>APPROPRIATIONS</b>		
(a) Balance at the beginning of the year	1,350	62
(b) Interim dividend paid	-	-
(c) Final dividend paid	-	-
(d) Transfer to reserves/ other accounts (to be specified)	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>

Notes:  
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021.  
2) The audited accounts (limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.  
3) The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.

**FORM L-3-A-A-B5  
BALANCE SHEET AS AT 30th SEPTEMBER 2025**

(Amount in Rs. Lakhs)

Particulars	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>		
<b>Shareholders' Funds:</b>		
Share Capital	16,800	16,800
Share Application Money Pending Allotment	-	-
Reserves And Surplus	3,428	521
Credit/(Debit) Fair Value Change Account	352	639
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>
<b>Borrowings</b>	-	-
<b>Policyholders' Funds:</b>		
Credit/(Debit) Fair Value Change Account	(140)	74
Policy Liabilities	31,884	10,169
Funds for discontinued policies:	-	-
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
<b>Sub-Total</b>	<b>31,744</b>	<b>10,244</b>
<b>Funds for Future Appropriations</b>	-	-
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
<b>Deferred Tax Liabilities (Net)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>
<b>Application of Funds</b>		
<b>Investments</b>		
Shareholders'	16,199	12,553
Policyholders'	29,290	7,492
Assets held to cover Linked Liabilities	-	-
<b>Loans</b>	570	231
<b>Fixed Assets</b>		
<b>Deferred Tax Assets (Net)</b>		
<b>Current Assets</b>		
Cash and Bank Balances	731	194
Advances and Other Assets	7,405	8,457
<b>Sub-Total (A)</b>	<b>8,136</b>	<b>8,651</b>
Current Liabilities	1,703	641
Provisions	168	83
<b>Sub-Total (B)</b>	<b>1,871</b>	<b>724</b>
<b>Net Current Assets (C) = (A – B)</b>	<b>6,265</b>	<b>7,927</b>
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	-	-
<b>Deficit in Revenue Account (Policyholders' A/c)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>

Place : Bangalore  
Date : 13/11/2025

For and on behalf of the Board of Directors

Sd/-  
Divakar R Boddupalli  
Managing Director & CEO  
DIN No. 02775640

**FORM L-22A - ANALYTICAL RATIOS**



Name of the Insurer: CreditAccess Life Insurance Limited

Analytical Ratios for Life Companies

Date: 30th September 2025

Sl.No.	Particular	For half year ended September 30, 2025	For half year ended September 30, 2024
1	<b>New Business Premium Growth Rate</b>		
	(i) Linked Business	0	0%
	(ii) Non-Linked Business		
	Participating	0%	0%
	Non Participating	644%	155%
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	0	0%
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	0	0%
4	<b>Net Retention Ratio</b>	99.996%	100%
5	<b>Conservation Ratio (Segment wise)</b>		
	(i) Linked Business	-	0%
	(ii) Non-Linked Business	-	0%
	Participating	-	0%
	Non Participating	-	0%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	51%	40%
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	38%	14%
8	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	154%	57%
9	<b>Change in networth (Amount in Rs. Lakhs)</b>	2907	852
10	<b>Growth in Networth</b>	15%	5%
11	<b>Ratio of Surplus to Policyholders' Fund</b>	4%	-10%
12	<b>Profit after tax / Total Income</b>	5%	6%
13	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	0%	0%
14	<b>Total Investments/(Capital + Reserves and Surplus)</b>	225%	116%
15	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	NA	0%
16	<b>Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain</b>		
	a. Shareholder's Fund:		
	Investment Yield - (Gross and Net)-Fund wise and With realised gain	4%	14%
	Investment Yield - (Gross and Net)-Fund wise and Without realised gain	17%	9%
	b. Policyholders' Fund:		
	Investment Yield - (Gross and Net)-Fund wise and With realised gain	2%	6%
	Investment Yield - (Gross and Net)-Fund wise and Without realised gain	12%	4%
17	<b>Persistency Ratio - Premium Basis (Regular Premium / Limited Premium Payment under Individual category)</b>		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
	<b>Persistency Ratio - Number of Policy Basis (Regular Premium / Limited Premium Payment under Individual category)</b>		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
18	<b>NPA Ratio</b>		
	<b>Policyholders' Funds</b>		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
	<b>Shareholders' Funds</b>		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
19	<b>Solvency Ratio</b>	243%	345%
20	<b>Debt Equity Ratio</b>	NA	NA
21	<b>Debt Service Coverage Ratio</b>	NA	NA
22	<b>Interest Service Coverage Ratio</b>	NA	NA
23	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	NA	NA



<div><div></div><div><div><b>हिन्दुस्तान फ्लुओरोकार्बन्स लिमिटेड</b> <b>HINDUSTAN FLUOROCARBONS LIMITED</b> (CIN NO.L25206TG1983PLC004037) Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001. Website: <a href="http://www.hfl.co.in">www.hfl.co.in</a> Email: <a href="mailto:cs@hflcoindia.com">cs@hflcoindia.com</a> &amp; <a href="mailto:hflshareholders@gmail.com">hflshareholders@gmail.com</a></div></div></div>							
<b>EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025</b> ( ₹ in Lakhs)							
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	28.22	51.98	51.99	80.20	108.03	212.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71	42.47
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - 1) Basic 2) Diluted	(0.02) (0.02)	0.14 0.14	0.15 0.15	0.13 0.13	0.28 0.28	0.22 0.22
<b>NOTES :</b> 1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements ) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges <a href="http://www.bseindia.com">www.bseindia.com</a> and on the Company's website : <a href="http://www.hfl.co.in">www.hfl.co.in</a> <div><div>For and on behalf of the Board of Directors of HINDUSTAN FLUOROCARBONS LIMITED Sd/- YOGENDRA PRASAD SHUKLA DIRECTOR DIN 09674122</div><div></div><div>Place: Kochi, Kerala Date : 12.11.2025</div></div>							



**BF INVESTMENT LIMITED**  
Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036  
CIN : L65993PN2009PLC134021  
Tel: +91 77190 05777 E-mail : secretarial@bflpune.com Website : www.bflpune.com

**Extract of Statement of Un-Audited Standalone & Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.**  
( ₹ in millions)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Half Year Ended	Year Ended	Quarter Ended		Half Year Ended	Year Ended
		30-09-2025	30-09-2024	30-09-2025	31-03-2025	30-09-2025	30-09-2024	30-09-2025	31-03-2025
		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80	302.81	627.45
2	Net Profit / (Loss) for the period (before tax and exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81	260.31	551.07
3	Net Profit / (Loss) for the period before tax (after exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23	1,042.10	3,023.13
4	Net Profit / (Loss) for the period after tax (after exceptional and / or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15	783.91	2,222.91
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67	1,827.26	6,986.03
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)				29,396.36				68,810.56
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56	20.81	59.01

Note:

1. The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the Quarter and Half Year Ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. The full format of financial results are available on [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on the Company's website <https://www.bflpune.com/financial-results.html>.

For BF Investment Limited

B. S. Mitkari

Director (DIN: 03632549)



Place : Pune

Date : November 12, 2025

Duly authorised by the Board of Directors on their behalf

**FORM L-1-A-A-RA**  
**Name of the Insurer: CreditAccess Life Insurance Limited**  
**Registration No. and Date of Registration with the IRDAI:163, March 31, 2023**  
**REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025**  
**Policyholders' Account (Technical Account)**



(Amount in Rs. Lakhs)

Particulars	For half year ended September 30,2025						For half year ended September 30,2024					
	Total	Non-linked		Group	Linked		Total	Non-linked		Group	Linked	
		Individual Life	Pension		Individual Life	Pension		Individual Life	Pension		Individual Life	Pension
<b>PREMIUMS EARNED - Net</b>												
(a) Premium	38,243	-	-	38,243	-	-	5,139	-	-	5,139	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
<b>SUB-TOTAL</b>	<b>38,241</b>	-	-	<b>38,241</b>	-	-	<b>5,139</b>	-	-	<b>5,139</b>	-	-
<b>INCOME FROM INVESTMENTS</b>												
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	191	-	-	191	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	138	-	-	138	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	(22)	-	-	(22)	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	38	-	-	38	-	-
<b>Other Income</b>	-	-	-	-	-	-	11	-	-	11	-	-
<b>Contribution from Shareholders' A/c</b>												
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>SUB-TOTAL</b>	<b>815</b>	-	-	<b>815</b>	-	-	<b>356</b>	-	-	<b>356</b>	-	-
<b>TOTAL (A)</b>	<b>39,056</b>	-	-	<b>39,056</b>	-	-	<b>5,495</b>	-	-	<b>5,495</b>	-	-
<b>COMMISSION</b>	14,608	-	-	14,608	-	-	698	-	-	698	-	-
<b>OPERATING EXPENSES RELATED TO INSURANCE BUSINESS</b>	4,989	-	-	4,989	-	-	1,345	-	-	1,345	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>19,597</b>	-	-	<b>19,597</b>	-	-	<b>2,043</b>	-	-	<b>2,043</b>	-	-
<b>BENEFITS PAID (Net)</b>	4,618	-	-	4,618	-	-	1,544	-	-	1,544	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	2,919	-	-	2,919	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>18,076</b>	-	-	<b>18,076</b>	-	-	<b>4,463</b>	-	-	<b>4,463</b>	-	-
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>	<b>1,383</b>	-	-	<b>1,383</b>	-	-	<b>(1,010)</b>	-	-	<b>(1,010)</b>	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	1,010	-	-	1,010	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>	1,383	-	-	1,383	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,383</b>	-	-	<b>1,383</b>	-	-	-	-	-	-	-	-

**FORM L-2-A-A-PL**  
**Name of the Insurer: CreditAccess Life Insurance Limited**  
**Registration No. and Date of Registration with the IRDAI:163, March 31, 2023**  
**PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTMBER 2025**

Shareholders' Account (Non-technical Account)			(Amount in Rs. Lakhs)	
Particulars	For half year ended September 30, 2025	For half year ended September 30, 2024		
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-		
<b>Income From Investments</b>	-	-		
(a) Interest, Dividends & Rent – Gross	452	374		
(b) Profit on sale/redemption of investments	800	1,135		
(c) (Loss on sale/ redemption of investments)	(269)	(21)		
(d) Amortisation of Premium / Discount on Investments	66	88		
Other Income	1	1		
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>		
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>		
Contribution to Policyholders' A/c	-	-		
(a) Towards Excess Expenses of Management	-	-		
(b) Others	-	-		
Interest on subordinated debt	-	-		
Expenses towards CSR activities	-	-		
Penalties	-	-		
Bad debts written off	-	-		
Amount Transferred to Policyholders' Account	-	1,010		
Provisions (Other than taxation)	-	-		
(a) For diminution in the value of investments (Net)	-	-		
(b) Provision for doubtful debts	-	-		
(c) Others (to be specified)	-	-		
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>		
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>		
Provision for Taxation	347	78		
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>		
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	1,350	62		
(b) Interim dividend paid	-	-		
(c) Final dividend paid	-	-		
(d) Transfer to reserves/ other accounts (to be specified)	-	-		
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>		

**Notes:**  
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021.  
2) The audited accounts(Limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.  
3)The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.

**FORM L-3-A-A-B5**  
**BALANCE SHEET AS AT 30th SEPTEMBER 2025**

(Amount in Rs. Lakhs)		
Particulars	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>		
<b>Shareholders' Funds:</b>		
Share Capital	16,800	16,800
Share Application Money Pending Allotment	-	-
Reserves And Surplus	3,428	521
Credit/(Debit) Fair Value Change Account	352	639
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>
<b>Borrowings</b>	-	-
<b>Policyholders' Funds:</b>		
Credit/(Debit) Fair Value Change Account	(140)	74
Policy Liabilities	31,884	10,169
Funds for discontinued policies:	-	-
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
<b>Sub-Total</b>	<b>31,744</b>	<b>10,244</b>
<b>Funds for Future Appropriations</b>	-	-
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
<b>Deferred Tax Liabilities (Net)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>
<b>Application of Funds</b>		
<b>Investments</b>		
Shareholders'	16,199	12,553
Policyholders'	29,290	7,492
Assets held to cover Linked Liabilities	-	-
<b>Loans</b>	570	231
<b>Fixed Assets</b>		
<b>Deferred Tax Assets (Net)</b>		
<b>Current Assets</b>		
Cash and Bank Balances	731	194
Advances and Other Assets	7,405	8,457
<b>Sub-Total (A)</b>	<b>8,136</b>	<b>8,651</b>
Current Liabilities	1,703	641
Provisions	168	83
<b>Sub-Total (B)</b>	<b>1,871</b>	<b>724</b>
<b>Net Current Assets (C) = (A – B)</b>	<b>6,265</b>	<b>7,927</b>
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	-	-
<b>Deficit in Revenue Account (Policyholders' A/c)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>

Place :Bangalore  
Date : 13/11/2025


For and on behalf of the Board of Directors

Sd/-  
Divakar R Boddupalli  
Managing Director & CEO  
DIN No. 02775640

**FORM L-22A - ANALYTICAL RATIOS**  
**Name of the Insurer: CreditAccess Life Insurance Limited**

Analytical Ratios for Life Companies		Date:30th September 2025	
Sl.No.	Particular	For half year ended September 30,2025	For half year ended September 30,2024
1	New Business Premium Growth Rate		
	(i) Linked Business	0	0%
	(ii) Non-Linked Business		
	Participating	0%	0%
	Non Participating	644%	155%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	0	0%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	0	0%
4	Net Retention Ratio	99.996%	100%
5	Conservation Ratio (Segment wise)		
	(i) Linked Business	-	0%
	(ii) Non-Linked Business	-	0%
	Participating	-	0%
	Non Participating	-	0%
6	Expense of Management to Gross Direct Premium Ratio	51%	40%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	38%	14%
8	Ratio of Policyholders' Fund to Shareholders' funds	154%	57%
9	Change in networth (Amount in Rs. Lakhs)	2307	852
10	Growth in Networth	15%	5%
11	Ratio of Surplus to Policyholders' Fund	4%	-10%
12	Profit after tax / Total Income	5%	6%
13	(Total Real Estate + Loans)/(Cash & Invested Assets)	0%	0%
14	Total Investments/(Capital + Reserves and Surplus)	225%	116%
15	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	0%
16	Investment Yield - (Gross and Net) - Fund wise and With/Without realised gain		
	a. Shareholder's Fund:		
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	4%	14%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	17%	9%
	b. Policyholder's Fund:		
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	2%	6%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	12%	4%
17	Persistence Ratio - Premium Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th month	NA	NA
	For 61st month	NA	NA
	Persistence Ratio - Number of Policy Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
18	NPA Ratio		
	Policyholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
	Shareholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
19	Solvency Ratio	243%	345%
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Average ticket size in Rs. of Individual premium (Non-Single)	NA	NA



<div><div></div><div><div>HINDUSTAN FLUOROCARBONS LIMITED</div><div>(CIN NO.L25206TG1983PLC004037)</div><div>Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001.</div><div>Website: www.hfl.co.in</div><div>Email: cs@hoclindia.com &amp; hflshareholders@gmail.com</div></div></div>						
EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025						
( ₹ in Lakhs)						
Sl. No.	Particulars	Quarter Ended			Half Year Ended	
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024
		Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	28.22	51.98	51.99	80.20	108.03
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -					
	1) Basic	(0.02)	0.14	0.15	0.13	0.28
	2) Diluted	(0.02)	0.14	0.15	0.13	0.28
NOTES :						
1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements ) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges <a href="http://www.bseindia.com">www.bseindia.com</a> and on the Company's website : <a href="http://www.hfl.co.in">www.hfl.co.in</a>						
For and on behalf of the Board of Directors of HINDUSTAN FLUOROCARBONS LIMITED						
Sd/-						
YOGENDRA PRASAD SHUKLA						
DIRECTOR						
DIN 09674122						
Place: Kochi, Kerala						
Date : 12.11.2025						

<div><div></div><div><div>BF INVESTMENT LIMITED</div><div>Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036</div><div>CIN : L65993PN2009PLC134021</div><div>Tel: +91 77190 05777 E-mail : secretarial@bflpune.com Website : www.bflpune.com</div></div></div>								
Extract of Statement of Un-Audited Standalone & Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.								
(₹ in millions)								
Sr. No.	Particulars	Standalone			Consolidated			
		Quarter Ended	Half Year Ended	Year Ended	Quarter Ended	Half Year Ended	Year Ended	
		30-09-2025	30-09-2024	30-09-2025	31-03-2025	30-09-2025	30-09-2024	31-03-2025
		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80	627.45
2	Net Profit / (Loss) for the period (before tax and exceptional and /or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81	551.07
3	Net Profit / (Loss) for the period before tax (after exceptional and /or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23	3,023.13
4	Net Profit / (Loss) for the period after tax (after exceptional and /or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15	2,222.91
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67	6,986.03
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)				29,396.36			68,810.56
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56	59.01
Note :								
1. The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the Quarter and Half Year Ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.								
2. The full format of financial results are available on <a href="http://www.nseindia.com">www.nseindia.com</a> , <a href="http://www.bseindia.com">www.bseindia.com</a> and on the Company's website <a href="https://www.bflpune.com/financial-results.html">https://www.bflpune.com/financial-results.html</a> .								
For BF Investment Limited								
B. S. Mitkari								
Director (DIN: 03632549)								
Duly authorised by the Board of Directors on their behalf								
Place : Pune								
Date : November 12, 2025								

FORM L-1-A-A-RA

Name of the Insurer: CreditAccess Life Insurance Limited

Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025

Policyholders' Account (Technical Account)

Particulars	For half year ended September 30,2025							For half year ended September 30,2024						
	Total	Non-linked			Linked			Total	Non-linked			Linked		
		Individual		Group	Individual		Group		Individual		Group	Individual		Group
		Life	Pension		Life	Pension			Life	Pension		Life	Pension	
PREMIUMS EARNED - Net														
(a) Premium	38,243	-	-	38,243	-	-	-	5,139	-	-	5,139	-	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	38,241	-	-	38,241	-	-	-	5,139	-	-	5,139	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	-	191	-	-	191	-	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	-	138	-	-	138	-	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	-	(22)	-	-	(22)	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	-	38	-	-	38	-	-	-
Other Income	-	-	-	-	-	-	-	11	-	-	11	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	815	-	-	815	-	-	-	356	-	-	356	-	-	-
TOTAL (A)	39,056	-	-	39,056	-	-	-	5,495	-	-	5,495	-	-	-
COMMISSION	14,608	-	-	14,608	-	-	-	698	-	-	698	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	4,989	-	-	4,989	-	-	-	1,345	-	-	1,345	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	19,597	-	-	19,597	-	-	-	2,043	-	-	2,043	-	-	-
BENEFITS PAID (Net)	4,618	-	-	4,618	-	-	-	1,544	-	-	1,544	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	-	2,919	-	-	2,919	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	18,076	-	-	18,076	-	-	-	4,463	-	-	4,463	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	1,383	-	-	1,383	-	-	-	(1,010)	-	-	(1,010)	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	-	1,010	-	-	1,010	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-

FORM L-2-A-A-PL

Name of the Insurer: CreditAccess Life Insurance Limited

Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)			
Particulars	For half year ended September 30, 2025	For half year ended September 30, 2024	
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-	
<b>Income From Investments</b>	-	-	
(a) Interest, Dividends & Rent – Gross	452	374	
(b) Profit on sale/redemption of investments	800	1,135	
(c) (Loss on sale/ redemption of investments)	(269)	(21)	
(d) Amortisation of Premium / Discount on Investments	66	88	
Other Income	1	1	
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>	
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>	
Contribution to Policyholders' A/c	-	-	
(a) Towards Excess Expenses of Management	-	-	
(b) Others	-	-	
Interest on subordinated debt	-	-	
Expenses towards CSR activities	-	-	
Penalties	-	-	
Bad debts written off	-	-	
Amount Transferred to Policyholders' Account	-	1,010	
Provisions (Other than taxation)	-	-	
(a) For diminution in the value of investments (Net)	-	-	
(b) Provision for doubtful debts	-	-	
(c) Others (to be specified)	-	-	
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>	
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>	
Provision for Taxation	347	78	
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>	
<b>APPROPRIATIONS</b>	-	-	
(a) Balance at the beginning of the year	1,350	62	
(b) Interim dividend paid	-	-	
(c) Final dividend paid	-	-	
(d) Transfer to reserves/ other accounts (to be specified)	-	-	
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>	

Notes:

1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30,2021.

2) The audited accounts(Limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.

3)The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.

FORM L-3-A-A-BS


BALANCE SHEET AS AT 30th SEPTEMBER 2025


(Amount in Rs. Lakhs)		
Particulars	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>		
<b>Shareholders' Funds:</b>		
Share Capital	16,800	16,800
Share Application Money Pending Allotment	-	-
Reserves And Surplus	3,428	521
Credit/(Debit) Fair Value Change Account	352	639
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>
<b>Borrowings</b>		
<b>Policyholders' Funds:</b>	-	-
Credit/(Debit) Fair Value Change Account	(140)	74
Policy Liabilities	31,884	10,169
Funds for discontinued policies:	-	-
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
<b>Sub-Total</b>	<b>31,744</b>	<b>10,244</b>
<b>Funds for Future Appropriations</b>		
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
<b>Deferred Tax Liabilities (Net)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>
<b>Application of Funds</b>		
<b>Investments</b>		
Shareholders'	16,199	12,553
Policyholders'	29,290	7,492
Assets held to cover Linked Liabilities	-	-
<b>Loans</b>		
<b>Fixed Assets</b>	570	231
<b>Deferred Tax Assets (Net)</b>		
<b>Current Assets</b>		
Cash and Bank Balances	731	194
Advances and Other Assets	7,405	8,457
<b>Sub-Total (A)</b>	<b>8,136</b>	<b>8,651</b>
Current Liabilities	1,703	641
Provisions	168	83
<b>Sub-Total (B)</b>	<b>1,871</b>	<b>724</b>
<b>Net Current Assets (C) = (A – B)</b>	<b>6,265</b>	<b>7,927</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	-	-
<b>Deficit in Revenue Account (Policyholders' A/c)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>



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<div><div></div><div><div>HINDUSTAN FLUOROCARBONS LIMITED</div><div>(CIN NO.L25205TG1983PLC004037)</div><div>Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001.</div><div>Website: www.hfl.co.in</div><div>Email: cs@hoclindia.com &amp; hflshareholders@gmail.com</div></div></div>						
EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025						
( ₹ in Lakhs)						
Sl. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	28.22	51.98	51.99	80.20	212.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(3.00)	27.93	29.66	24.93	55.71
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -					
1)	Basic	(0.02)	0.14	0.15	0.13	0.28
2)	Diluted	(0.02)	0.14	0.15	0.13	0.28
NOTES:						
1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements ) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges <a href="http://www.bseindia.com">www.bseindia.com</a> and on the Company's website : <a href="http://www.hfl.co.in">www.hfl.co.in</a>						
For and on behalf of the Board of Directors of HINDUSTAN FLUOROCARBONS LIMITED Sd/- YOGENDRA PRASAD SHUKLA DIRECTOR DIN 09674122						
Place: Kochi, Kerala Date : 12.11.2025						



BF INVESTMENT LIMITED

Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036

CIN : L65993PN2009PLC134021

Tel: +91 77190 05777 E-mail : secretarial@bfilpune.com Website : www.bfilpune.com

Extract of Statement of Un-Audited Standalone & Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.

( ₹ in millions)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Half Year Ended	Year Ended	Quarter Ended		Half Year Ended	Year Ended
		30-09-2025	30-09-2024	30-09-2025	31-03-2025	30-09-2025	30-09-2024	30-09-2025	31-03-2025
		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80	302.81	627.45
2	Net Profit / (Loss) for the period (before tax and exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81	260.31	551.07
3	Net Profit / (Loss) for the period before tax (after exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23	1,042.10	3,023.13
4	Net Profit / (Loss) for the period after tax (after exceptional and / or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15	783.91	2,222.91
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67	1,827.26	6,986.03
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)				29,396.36				68,810.56
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56	20.81	59.01

Note:


1. The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the Quarter and Half Year Ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. The full format of financial results are available on [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on the Company's website <https://www.bfilpune.com/financial-results.html>.

For BF Investment Limited

B. S. Mitkari

Director (DIN: 03632549)



Place : Pune

Date : November 12, 2025

Duly authorised by the Board of Directors on their behalf

**FORM L-1-A-A-RA**  
**Name of the Insurer: CreditAccess Life Insurance Limited**  
**Registration No. and Date of Registration with the IRDAI:163, March 31, 2023**  
**REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025**  
**Policyholders' Account (Technical Account)**

Particulars	For half year ended September 30,2025							For half year ended September 30,2024						
	Total	Non-linked			Linked			Total	Non-linked			Linked		
		Individual		Group	Individual		Group		Individual		Group	Individual		Group
		Life	Pension		Life	Pension			Life	Pension		Life	Pension	
PREMIUMS EARNED - Net														
(a) Premium	38,243	-	-	38,243	-	-	-	5,139	-	-	5,139	-	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	38,241	-	-	38,241	-	-	-	5,139	-	-	5,139	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	-	191	-	-	191	-	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	-	138	-	-	138	-	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	-	(22)	-	-	(22)	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	-	38	-	-	38	-	-	-
Other Income	-	-	-	-	-	-	-	11	-	-	11	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	815	-	-	815	-	-	-	356	-	-	356	-	-	-
TOTAL (A)	39,056	-	-	39,056	-	-	-	5,495	-	-	5,495	-	-	-
COMMISSION	14,608	-	-	14,608	-	-	-	698	-	-	698	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	4,989	-	-	4,989	-	-	-	1,345	-	-	1,345	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	19,597	-	-	19,597	-	-	-	2,043	-	-	2,043	-	-	-
BENEFITS PAID (Net)	4,618	-	-	4,618	-	-	-	1,544	-	-	1,544	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	-	2,919	-	-	2,919	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	18,076	-	-	18,076	-	-	-	4,463	-	-	4,463	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	1,383	-	-	1,383	-	-	-	(1,010)	-	-	(1,010)	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	-	1,010	-	-	1,010	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders’ Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-

**FORM L-2-A-A-PL**  
**Name of the Insurer: CreditAccess Life Insurance Limited**  
**Registration No. and Date of Registration with the IRDAI:163, March 31, 2023**  
**PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025**

Particulars	(Amount in Rs. Lakhs)	
	For half year ended September 30, 2025	For half year ended September 30, 2024
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-
<b>Income From Investments</b>	-	-
(a) Interest, Dividends & Rent – Gross	452	374
(b) Profit on sale/redemption of investments	800	1,135
(c) (Loss on sale/ redemption of investments)	(269)	(21)
(d) Amortisation of Premium / Discount on Investments	66	88
Other Income	1	1
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>
Contribution to Policyholders' A/c	-	-
(a) Towards Excess Expenses of Management	-	-
(b) Others	-	-
Interest on subordinated debt	-	-
Expenses towards CSR activities	-	-
Penalties	-	-
Bad debts written off	-	-
Amount Transferred to Policyholders' Account	-	1,010
Provisions (Other than taxation)	-	-
(a) For diminution in the value of investments (Net)	-	-
(b) Provision for doubtful debts	-	-
(c) Others (to be specified)	-	-
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>
Provision for Taxation	347	78
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>
<b>APPROPRIATIONS</b>		
(a) Balance at the beginning of the year	1,350	62
(b) Interim dividend paid	-	-
(c) Final dividend paid	-	-
(d) Transfer to reserves/ other accounts (to be specified)	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>

Notes:  
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30,2021.  
2) The audited accounts(Limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.  
3)The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.

**FORM L-3-A-A-BS**  
**BALANCE SHEET AS AT 30th SEPTEMBER 2025**

Particulars	(Amount in Rs. Lakhs)	
	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>		
<b>Shareholders' Funds:</b>		
Share Capital	16,800	16,800
Share Application Money Pending Allotment	-	-
Reserves And Surplus	3,428	521
Credit/(Debit) Fair Value Change Account	352	639
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>
<b>Borrowings</b>	-	-
<b>Policyholders' Funds:</b>		
Credit/(Debit) Fair Value Change Account	(140)	74
Policy Liabilities	31,884	10,169
Funds for discontinued policies:		
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
<b>Sub-Total</b>	<b>31,744</b>	<b>10,244</b>
<b>Funds for Future Appropriations</b>	-	-
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
<b>Deferred Tax Liabilities (Net)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>
<b>Application of Funds</b>		
<b>Investments</b>		
Shareholders'	16,199	12,553
Policyholders'	29,290	7,492
Assets held to cover Linked Liabilities	-	-
<b>Loans</b>		
<b>Fixed Assets</b>	570	231
<b>Deferred Tax Assets (Net)</b>	-	-
<b>Current Assets</b>		
Cash and Bank Balances	731	194
Advances and Other Assets	7,405	8,457
<b>Sub-Total (A)</b>	<b>8,136</b>	<b>8,651</b>
Current Liabilities	1,703	641
Provisions	168	83
<b>Sub-Total (B)</b>	<b>1,871</b>	<b>724</b>
<b>Net Current Assets (C) = (A – B)</b>	<b>6,265</b>	<b>7,927</b>
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	-	-
<b>Deficit in Revenue Account (Policyholders' A/c)</b>	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>

Place :Bangalore  
Date : 13/11/2025  
For and on behalf of the Board of Directors  
Sd/-  
Diwakar R Boddupalli  
Managing Director & CEO  
DIN No. 02775640

**FORM L-22A - ANALYTICAL RATIOS**  
**Name of the Insurer: CreditAccess Life Insurance Limited**

Analytical Ratios for Life Companies		Date:30th September 2025	
Sl.No.	Particular	For half year ended September 30,2025	For half year ended September 30,2024
1	New Business Premium Growth Rate		
	(i) Linked Business	0	0%
	(ii) Non-Linked Business		
	Participating	0%	0%
	Non Participating	644%	155%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	0	0%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	0	0%
4	Net Retention Ratio	99.996%	100%
5	Conservation Ratio (Segment wise)		
	(i) Linked Business	-	0%
	(ii) Non-Linked Business	-	0%
	Participating	-	0%
	Non Participating	-	0%
6	Expense of Management to Gross Direct Premium Ratio	51%	40%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	38%	14%
8	Ratio of Policyholders' Fund to Shareholders' funds	154%	57%
9	Change in network (Amount in Rs. Lakhs)	2907	852
10	Growth in Network	15%	5%
11	Ratio of Surplus to Policyholders' Fund	4%	-10%
12	Profit after tax / Total Income	5%	6%
13	(Total Real Estate + Loans)/(Cash & Invested Assets)	0%	0%
14	Total Investments/(Capital + Reserves and Surplus)	225%	116%
15	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	0%
16	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain		
	a. Shareholder's Fund:		
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	4%	14%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	17%	9%
	b. Policyholders: Fund:		
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	2%	6%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	12%	4%
17	Persistency Ratio - Premium Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th month	NA	NA
	for 61st month	NA	NA
	Persistency Ratio - Number of Policy Basis (Regular Premium / Limited Premium Payment under Individual category)		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
18	NPA Ratio		
	Policyholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
	Shareholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
19	Solvency Ratio	243%	345%
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Average ticket size in Rs. - Individual premium (Non-Single)	NA	NA





**हिन्दुस्तान फ्लुओकार्बन्स लिमिटेड**  
**HINDUSTAN FLUOROCARBONS LIMITED**  
(CIN NO.L25206TG1883PLC004037)  
Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001.  
Website: [www.hfl.co.in](http://www.hfl.co.in)  
Email: [cs@hoclindia.com](mailto:cs@hoclindia.com) & [hfshareholders@gmail.com](mailto:hfshareholders@gmail.com)

**EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025**  
( ₹ in Lakhs)


Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	28.22	51.98	51.99	80.20	108.03	212.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71	42.47
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -						
	1) Basic	(0.02)	0.14	0.15	0.13	0.28	0.22
	2) Diluted	(0.02)	0.14	0.15	0.13	0.28	0.22

**NOTES:**  
1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges [www.bseindia.com](http://www.bseindia.com) and on the Company's website : [www.hfl.co.in](http://www.hfl.co.in)

For and on behalf of the Board of Directors of  
HINDUSTAN FLUOROCARBONS LIMITED  
Sd/-  
YOGENDRA PRASAD SHUKLA  
DIRECTOR  
DIN 09674122



Place: Kochi, Kerala  
Date : 12.11.2025



**BF INVESTMENT LIMITED**  
Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036  
CIN : L65993PN2009PLC134021  
Tel: +91 77190 05777 E-mail : secretarial@bfilpune.com Website : www.bfilpune.com

**Extract of Statement of Un-Audited Standalone & Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.**  
( ₹ in millions)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Half Year Ended	Year Ended	Quarter Ended		Half Year Ended	Year Ended
		30-09-2025	30-09-2024	30-09-2025	31-03-2025	30-09-2025	30-09-2024	30-09-2025	31-03-2025
		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80	302.81	627.45
2	Net Profit / (Loss) for the period (before tax and exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81	260.31	551.07
3	Net Profit / (Loss) for the period before tax (after exceptional and / or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23	1,042.10	3,023.13
4	Net Profit / (Loss) for the period after tax (after exceptional and / or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15	783.91	2,222.91
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67	1,827.26	6,986.03
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)				29,396.36				68,810.56
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56	20.81	59.01

Note :  
1. The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the Quarter and Half Year Ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.  
2. The full format of financial results are available on [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on the Company's website <https://www.bfilpune.com/financial-results.html>.

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FORM L-1-A-A-RA

Name of the Insurer: CreditAccess Life Insurance Limited  
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023  
REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025  
Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

Particulars	For half year ended September 30,2025							For half year ended September 30,2024						
	Total	Non-linked			Linked			Total	Non-linked			Linked		
		Individual		Group	Individual		Group		Individual		Group	Individual		Group
		Life	Pension		Life	Pension			Life	Pension		Life	Pension	
PREMIUMS EARNED - Net														
(a) Premium	38,243	-	-	38,243	-	-	-	5,139	-	-	5,139	-	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	38,241	-	-	38,241	-	-	-	5,139	-	-	5,139	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	-	191	-	-	191	-	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	-	138	-	-	138	-	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	-	(22)	-	-	(22)	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	-	38	-	-	38	-	-	-
Other Income	-	-	-	-	-	-	-	11	-	-	11	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	815	-	-	815	-	-	-	356	-	-	356	-	-	-
TOTAL (A)	39,056	-	-	39,056	-	-	-	5,495	-	-	5,495	-	-	-
COMMISSION	14,608	-	-	14,608	-	-	-	698	-	-	698	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	4,989	-	-	4,989	-	-	-	1,345	-	-	1,345	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	19,597	-	-	19,597	-	-	-	2,043	-	-	2,043	-	-	-
BENEFITS PAID (Net)	4,618	-	-	4,618	-	-	-	1,544	-	-	1,544	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	-	2,919	-	-	2,919	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	18,076	-	-	18,076	-	-	-	4,463	-	-	4,463	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	1,383	-	-	1,383	-	-	-	(1,010)	-	-	(1,010)	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	-	1,010	-	-	1,010	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,383	-	-	1,383	-	-	-	-	-	-	-	-	-	-

FORM L-2-A-A-PL

Name of the Insurer: CreditAccess Life Insurance Limited  
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023  
PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025

Shareholders' Account (Non-technical Account)			
(Amount in Rs. Lakhs)			
Particulars	For half year ended September 30, 2025	For half year ended September 30, 2024	
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-	
<b>Income From Investments</b>	-	-	
(a) Interest, Dividends & Rent – Gross	452	374	
(b) Profit on sale/redemption of investments	800	1,135	
(c) (Loss on sale/ redemption of investments)	(269)	(21)	
(d) Amortisation of Premium / Discount on Investments	66	88	
Other Income	1	1	
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>	
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>	
Contribution to Policyholders' A/c	-	-	
(a) Towards Excess Expenses of Management	-	-	
(b) Others	-	-	
Interest on subordinated debt	-	-	
Expenses towards CSR activities	-	-	
Penalties	-	-	
Bad debts written off	-	-	
Amount Transferred to Policyholders' Account	-	1,010	
Provisions (Other than taxation)	-	-	
(a) For diminution in the value of investments (Net)	-	-	
(b) Provision for doubtful debts	-	-	
(c) Others (to be specified)	-	-	
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>	
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>	
Provision for Taxation	347	78	
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>	
<b>APPROPRIATIONS</b>			
(a) Balance at the beginning of the year	1,350	62	
(b) Interim dividend paid	-	-	
(c) Final dividend paid	-	-	
(d) Transfer to reserves/ other accounts (to be specified)	-	-	
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>	


Notes:  
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30,2021.  
2) The audited accounts(Limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.  
3)The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.


FORM L-3-A-A-BS

BALANCE SHEET AS AT 30th SEPTEMBER 2025

(Amount in Rs. Lakhs)		
Particulars	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>		
<b>Shareholders' Funds:</b>		
Share Capital	16,800	16,800
Share Application Money Pending Allotment	-	-
Reserves And Surplus	3,428	521
Credit/(Debit) Fair Value Change Account	352	639
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>
<b>Borrowings</b>	-	-
<b>Policyholders' Funds:</b>		
Credit/(Debit) Fair Value Change Account	(140)	74
Policy Liabilities	31,884	10,169
Funds for discontinued policies:	-	-
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
<b>Sub-Total</b>	<b>31,744</b>	



<div><div></div><div><div><b>हिन्दुस्तान फ्लुओरोकार्बन्स लिमिटेड</b></div><div><b>HINDUSTAN FLUOROCARBONS LIMITED</b></div><div>(CIN NO.L25206TG1983PLC004037)</div><div>Registered Office: 303, Babukhan Estate, Basheerbagh, Hyderabad-500 001.</div><div>Website: <a href="http://www.hfl.co.in">www.hfl.co.in</a></div><div>Email: <a href="mailto:cs@hflcoindia.com">cs@hflcoindia.com</a> &amp; <a href="mailto:hflshareholders@gmail.com">hflshareholders@gmail.com</a></div></div></div>							
<b>EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025</b> ( ₹ in Lakhs)							
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income	28.22	51.98	51.99	80.20	108.03	212.45
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(3.00)	27.93	29.66	24.93	55.71	42.47
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(3.00)	27.93	29.66	24.93	55.71	42.47
6	Equity Share Capital	1961.46	1961.46	1961.46	1961.46	1961.46	1961.46
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-	-	(11780.02)
8	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - 1) Basic 2) Diluted	(0.02) (0.02)	0.14 0.14	0.15 0.15	0.13 0.13	0.28 0.28	0.22 0.22
<b>NOTES :</b> 1. The above is an extract of detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulations 33 & 52 of SEBI (Listing Obligations and Disclosure Requirements ) Regulation, 2015. The full format of these Financial Results are available on the website of Stock Exchanges <a href="http://www.bseindia.com">www.bseindia.com</a> and on the Company's website : <a href="http://www.hfl.co.in">www.hfl.co.in</a> <div><div>For and on behalf of the Board of Directors of HINDUSTAN FLUOROCARBONS LIMITED Sd/- YOGENDRA PRASAD SHUKLA DIRECTOR DIN 09674122</div><div></div><div>Place: Kochi, Kerala Date : 12.11.2025</div></div>							

<div><div></div><div><div><b>BF INVESTMENT LIMITED</b></div><div>Regd. Off.: Mundhwa, Pune Cantonment, Pune- 411036</div><div>CIN : L65993PN2009PLC134021</div><div>Tel: +91 77190 05777 E-mail : <a href="mailto:secretarial@bflpune.com">secretarial@bflpune.com</a> Website : <a href="http://www.bflpune.com">www.bflpune.com</a></div></div></div>							
<b>Extract of Statement of Un-Audited Standalone &amp; Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2025.</b> ( ₹ in millions)							
Sr. No.	Particulars	Standalone			Consolidated		
		Quarter Ended	Half Year Ended	Year Ended	Quarter Ended	Half Year Ended	Year Ended
		30-09-2025	30-09-2024	30-09-2025	30-09-2025	30-09-2024	30-09-2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Total Income	637.43	745.07	746.70	1,367.32	193.54	192.80
2	Net Profit / (Loss) for the period (before tax and exceptional and /or Extraordinary items)	609.60	732.08	704.20	1,290.94	165.71	179.81
3	Net Profit / (Loss) for the period before tax (after exceptional and /or Extraordinary items)	609.60	732.08	704.20	1,290.94	531.39	553.23
4	Net Profit / (Loss) for the period after tax (after exceptional and /or Extraordinary items)	456.55	493.47	528.94	924.79	399.53	360.15
5	Total Comprehensive income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(1,175.63)	(1,933.04)	802.21	1,707.95	(2,865.77)	8,081.67
6	Equity Share Capital	188.34	188.34	188.34	188.34	188.34	188.34
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous Year)	-	-	-	29,396.36	-	-
8	Earning Per Share (of Rs. 5/- each - not annualised) Basic & Diluted	12.12	13.10	14.04	24.55	10.61	9.56
<b>Note :</b> 1. The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the Quarter and Half Year Ended September 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. 2. The full format of financial results are available on <a href="http://www.nseindia.com">www.nseindia.com</a> , <a href="http://www.bseindia.com">www.bseindia.com</a> and on the Company's website <a href="https://www.bflpune.com/financial-results.html">https://www.bflpune.com/financial-results.html</a> . <div><div>For BF Investment Limited B. S. Mitkari Director (DIN: 03632549)</div><div></div><div>Place : Pune Date : November 12, 2025</div></div>							
Duly authorised by the Board of Directors on their behalf							

FORM L-1-A-A-RA

Name of the Insurer: CreditAccess Life Insurance Limited  
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023  
REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2025  
Policyholders' Account (Technical Account)



(Amount in Rs. Lakhs)

Particulars	For half year ended September 30,2025						For half year ended September 30,2024					
	Total	Non-linked		Group	Linked		Total	Non-linked		Group	Linked	
		Individual	Pension		Individual	Pension		Individual	Pension		Individual	Pension
<b>PREMIUMS EARNED - Net</b>												
(a) Premium	38,243	-	-	38,243	-	-	5,139	-	-	5,139	-	-
(b) Reinsurance ceded	(2)	-	-	(2)	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
<b>SUB-TOTAL</b>	<b>38,241</b>	-	-	<b>38,241</b>	-	-	<b>5,139</b>	-	-	<b>5,139</b>	-	-
<b>INCOME FROM INVESTMENTS</b>												
(a) Interest, Dividends & Rent – Gross	642	-	-	642	-	-	191	-	-	191	-	-
(b) Profit on sale/redemption of investments	378	-	-	378	-	-	138	-	-	138	-	-
(c) (Loss on sale/ redemption of investments)	(260)	-	-	(260)	-	-	(22)	-	-	(22)	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	55	-	-	55	-	-	38	-	-	38	-	-
<b>Other Income</b>	-	-	-	-	-	-	11	-	-	11	-	-
<b>Contribution from Shareholders' A/c</b>												
(a) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>SUB-TOTAL</b>	<b>815</b>	-	-	<b>815</b>	-	-	<b>356</b>	-	-	<b>356</b>	-	-
<b>TOTAL (A)</b>	<b>39,056</b>	-	-	<b>39,056</b>	-	-	<b>5,495</b>	-	-	<b>5,495</b>	-	-
<b>COMMISSION</b>	14,608	-	-	14,608	-	-	698	-	-	698	-	-
<b>OPERATING EXPENSES RELATED TO INSURANCE BUSINESS</b>	4,989	-	-	4,989	-	-	1,345	-	-	1,345	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>19,597</b>	-	-	<b>19,597</b>	-	-	<b>2,043</b>	-	-	<b>2,043</b>	-	-
<b>BENEFITS PAID (Net)</b>	4,618	-	-	4,618	-	-	1,544	-	-	1,544	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	13,458	-	-	13,458	-	-	2,919	-	-	2,919	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>18,076</b>	-	-	<b>18,076</b>	-	-	<b>4,463</b>	-	-	<b>4,463</b>	-	-
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>	<b>1,383</b>	-	-	<b>1,383</b>	-	-	<b>(1,010)</b>	-	-	<b>(1,010)</b>	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	1,010	-	-	1,010	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>	1,383	-	-	1,383	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1,383	-	-	1,383	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,383</b>	-	-	<b>1,383</b>	-	-	-	-	-	-	-	-

FORM L-2-A-A-PL

Name of the Insurer: CreditAccess Life Insurance Limited  
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023  
PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTMBER 2025

Particulars	For half year ended September 30, 2025		For half year ended September 30, 2024	
	For half year ended September 30, 2025	For half year ended September 30, 2024	For half year ended September 30, 2025	For half year ended September 30, 2024
<b>Amounts transferred from the Policyholders Account (Technical Account)</b>	1,383	-	-	-
<b>Income From Investments</b>	-	-	-	-
(a) Interest, Dividends & Rent – Gross	452	374	-	-
(b) Profit on sale/redemption of investments	800	1,135	-	-
(c) (Loss on sale/ redemption of investments)	(269)	(21)	-	-
(d) Amortisation of Premium / Discount on Investments	66	88	-	-
Other Income	1	1	-	-
<b>TOTAL (A)</b>	<b>2,433</b>	<b>1,577</b>	-	-
<b>Expense other than those directly related to the insurance business</b>	<b>51</b>	<b>30</b>	-	-
Contribution to Policyholders' A/c	-	-	-	-
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Others	-	-	-	-
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	-	-	-	-
Amount Transferred to Policyholders' Account	-	1,010	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others (to be specified)	-	-	-	-
<b>TOTAL (B)</b>	<b>51</b>	<b>1,040</b>	-	-
<b>Profit/ (Loss) before tax</b>	<b>2,382</b>	<b>537</b>	-	-
Provision for Taxation	347	78	-	-
<b>Profit / (Loss) after tax</b>	<b>2,035</b>	<b>459</b>	-	-
<b>APPROPRIATIONS</b>	-	-	-	-
(a) Balance at the beginning of the year	1,350	62	-	-
(b) Interim dividend paid	-	-	-	-
(c) Final dividend paid	-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)	-	-	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>	<b>3,385</b>	<b>521</b>	-	-

Notes:  
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021.  
2) The audited accounts(Limited review) for the Half year ended September 30, 2025 have been approved in the meeting of the Board of Directors held on November 08, 2025.  
3)The Previous year figures have been regrouped/reclassified wherever necessary, to conform to the current year presentation.

FORM L-3-A-A-BS  
BALANCE SHEET AS AT 30th SEPTEMBER 2025

Particulars	As at September 30, 2025		As at September 30, 2024	
	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
<b>Sources of Funds</b>				
<b>Shareholders' Funds:</b>				
Share Capital	16,800	16,800	-	-
Share Application Money Pending Allotment	-	-	-	-
Reserves And Surplus	3,428	521	-	-
Credit/(Debit) Fair Value Change Account	352	639	-	-
<b>Sub-Total</b>	<b>20,580</b>	<b>17,960</b>	-	-
<b>Borrowings</b>	-	-	-	-
<b>Policyholders' Funds:</b>				
Credit/(Debit) Fair Value Change Account	(140)	74	-	-
Policy Liabilities	31,884	10,169	-	-
Funds for discontinued policies:	-	-	-	-
(i) Discontinued on Account of non-payment of premiums	-	-	-	-
(ii) Others	-	-	-	-
Insurance Reserves	-	-	-	-
Provision for Linked liabilities	-	-	-	-
<b>Sub-Total</b>	<b>31,744</b>	<b>10,244</b>	-	-
<b>Funds for Future Appropriations</b>	-	-	-	-
Linked	-	-	-	-
Non-Linked (Non-PAR)	-	-	-	-
Non-Linked (PAR)	-	-	-	-
<b>Deferred Tax Liabilities (Net)</b>	-	-	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>	-	-
<b>Application of Funds</b>				
<b>Investments</b>				
Shareholders'	16,199	12,553	-	-
Policyholders'	29,290	7,492	-	-
Assets held to cover Linked Liabilities	-	-	-	-
<b>Loans</b>	570	231	-	-
<b>Fixed Assets</b>				
<b>Deferred Tax Assets (Net)</b>	-	-	-	-
<b>Current Assets</b>				
Cash and Bank Balances	731	194	-	-
Advances and Other Assets	7,405	8,457	-	-
<b>Sub-Total (A)</b>	<b>8,136</b>	<b>8,651</b>	-	-
Current Liabilities	1,703	641	-	-
Provisions	168	83	-	-
<b>Sub-Total (B)</b>	<b>1,871</b>	<b>724</b>	-	-
<b>Net Current Assets (C) = (A – B)</b>	<b>6,265</b>	<b>7,927</b>	-	-
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>	-	-	-	-
<b>Debit Balance in Profit &amp; Loss Account (Shareholders' Account)</b>	-	-	-	-
<b>Deficit in Revenue Account (Policyholders' A/c)</b>	-	-	-	-
<b>TOTAL</b>	<b>52,324</b>	<b>28,204</b>	-	-

Place :Bangalore  
Date : 13/11/2025

For and on behalf of the Board of Directors

Sd/-  
Divakar R Boddupalli  
Managing Director & CEO  
DIN No. 02775640

FORM L-22A - ANALYTICAL RATIOS

Name of the



