



# INTERACTIVE FINANCIAL SERVICES LIMITED

**Letter No.: IFSL/039/2025-26**

**Date: November 14, 2025**

**To,**  
**Listing Compliance Department**  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai - 400 001

**SCRIPT CODE: 539692**

**ISIN: INE064T01018**

**Ref: Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015,**

**Subject: Outcome of Meeting of Board of Directors held today i.e. Friday, November 14, 2025 for Consideration and approval of Unaudited Financial Results for the Quarter and Half Year ended on September 30, 2025**

Dear Sir/Madam,

In compliance with Regulation 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform you that in the Board Meeting held today i.e. Friday, November 14, 2025, the Board of Directors of the Company has considered and approved the Unaudited Financial Results for the Quarter and Half Year ended September 30, 2025 along with the Limited Review Report and other matters.

The above matter has been duly approved by the Board of Directors at their meeting which commenced at 12:00 P.M. and concluded at 01:30 P.M.

In this connection, we are enclosing herewith Unaudited Financial Results for the Quarter and Half Year ended September 30, 2025 and Limited Review Report.

The same will be made available on the Company's website [www.ifinservices.in](http://www.ifinservices.in).

Kindly please take a note for the same and do the needful.

Thanking You,

Yours Faithfully,

**For, Interactive Financial Services Limited**

**Pradip Sandhir**  
**Managing Director**  
**DIN: 06946411**

**Encl: a/a**

**Regd Office:** Office No. 508, Fifth Floor, Priviera, Nehru Nagar, Ahmedabad -380 015, Gujarat, India

**CIN:** L65910GJ1994PLC023393, **PH. No.** +91-9898055647, **SEBI Reg. No.:** INM000012856

**Website:** [www.ifinservices.in](http://www.ifinservices.in), **E-mail:** [info@ifinservices.in](mailto:info@ifinservices.in)

**INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS****TO THE BOARD OF DIRECTORS OF INTERACTIVE FINANCIAL SERVICES LIMITED**

We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of INTERACTIVE FINANCIAL SERVICES LIMITED (the "Company"), for the quarter and half year ended September 30, 2025 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

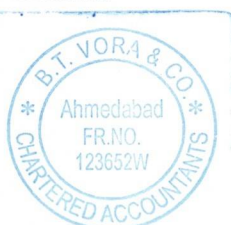
We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For, B T Vora & Co.****Chartered Accountants****FRN: 123652W****C. A. SHETH**

Partner

M. No.: 180506

**UDIN: 25180506BMLXTZ5247****Date: 14<sup>th</sup> November, 2025****Place: Ahmedabad**

# INTERACTIVE FINANCIAL SERVICES LIMITED

CIN: L65910GJ1994PLC023393

Audited Statement of Assets and Liabilities

(Rs. In Lakhs)

	Particulars	As At 30-09-2025 Unaudited	As At 31-03-2025 Audited
	<b>Assets</b>		
1	<b>Non-current assets</b>		
	Property, plant and equipment	25.62	27.29
	<b>Non-current financial assets</b>		
	Non-current investments	1221.96	398.86
	Loans, non-current	-	-
	<b>Total non-current financial assets</b>	<b>1221.96</b>	<b>398.86</b>
	Deferred tax assets (net)		
	Other non-current assets	2.40	2.40
	<b>Total non-current assets</b>	<b>1249.98</b>	<b>428.55</b>
2	<b>Current assets</b>		
	<b>Current financial asset</b>		
	Current investments	390.46	312.08
	Trade receivables, current	38.12	2.53
	Cash and cash equivalents	173.32	129.95
	Bank balance other than cash and cash equivalents	315.42	806.07
	Loans, current	937.40	936.92
	Other current financial assets	-	-
	<b>Total current financial assets</b>	<b>1854.71</b>	<b>2187.54</b>
	Current tax assets (net)	-	16.39
	Other current assets	334.56	367.61
	<b>Total current assets</b>	<b>2089.28</b>	<b>2571.55</b>
3	Non-current assets classified as held for sale	1.58	1.58
4	Regulatory deferral account debit balances and related deferred tax Assets		
	<b>Total assets</b>	<b>3440.83</b>	<b>3001.68</b>
	<b>Equity and liabilities</b>		
1	<b>Equity</b>		
	<b>Equity attributable to owners of parent</b>		
	Equity share capital	693.01	693.01
	Other equity	2525.47	2115.62
	<b>Total equity attributable to owners of parent</b>	<b>3218.48</b>	<b>2808.64</b>
	Non controlling interest	-	-
	<b>Total equity</b>	<b>3218.48</b>	<b>2808.64</b>
2	<b>Liabilities</b>		
	<b>Non-current liabilities</b>		
	<b>Non-current financial liabilities</b>		
	Borrowings, non-current	-	-
	<b>Total non-current financial liabilities</b>	<b>-</b>	<b>-</b>
	Deferred tax liabilities (net)	12.05	8.31
	Other non-current liabilities	-	-
	<b>Total non-current liabilities</b>	<b>12.05</b>	<b>8.31</b>
	<b>Current liabilities</b>		
	<b>Current financial liabilities</b>		
	Borrowings, Current	57.52	55.85
	Trade payables, Current	82.37	69.13
	<b>Total current financial liabilities</b>	<b>139.89</b>	<b>124.98</b>
	Other current liabilities	59.62	59.76
	Current tax liabilities (Net)	10.79	-
	<b>Total current liabilities</b>	<b>210.30</b>	<b>184.73</b>
3	Liabilities directly associated with assets in disposal group classified as held for sale	-	-
4	Regulatory deferral account credit balances and related deferred tax liability	-	-
	<b>Total liabilities</b>	<b>222.35</b>	<b>193.04</b>
	<b>Total equity and liabilities</b>	<b>3440.83</b>	<b>3001.68</b>

Date :- 14.11.2025

Place:- Ahmedabad

For, Interactive Financial Services Limited

*(Signature)*  
**Radip Sandhir**  
 Managing Director  
 DIN: 06946411

**Regd office :** Office No. 508, Fifth Floor, Priviera, Nehru Nagar, Ahmedabad-380015, Gujarat, India.  
 CIN: L65910GJ1994PLC023393 PH. No. +91-9898055647, +91 79 4908 8019 **SEBI Reg. No. :** INM000012856

**Website:** www.ifinservices.in; **Email :** info@ifinservices.in



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# INTERACTIVE FINANCIAL SERVICES LIMITED

INTERACTIVE FINANCIAL SERVICES LIMITED

CIN: L65910GJ1994PLC023393

CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30<sup>th</sup> SEPTEMBER, 2025

Rs. In Lakhs

Particulars	30.09.2025	30.09.2024	31.03.2025
	Unaudited	Unaudited	Audited
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>			
Net Profit before taxation and extraordinary items	234.07	386.75	393.34
Adjustment for :-			
Depreciation and Amortization	2.37	0.92	1.83
Finance Cost	1.68	2.29	12.30
Impairment Allowance on ECL (net of write offs)	-	-	2.53
Dividend Income on Equity Shares	(0.00)	0.00	(0.00)
Gain on Fair Valuation on Mutual Fund (FVTPL)	(28.38)	-	(12.09)
Interest Income	(55.79)	49.51	(93.52)
Operating Profit before working capital changes	153.95	439.47	304.40
Change in working Capital :			
Adjustment for :-			
Decrease/(Increase) in Trade receivables	(35.59)	(5.79)	21.92
Decrease/(Increase) in Other current Assets	33.05	(1.37)	(355.63)
(Decrease)/Increase in Trade payables	13.24	6.30	62.01
(Decrease)/Increase in Other current liabilities	(0.14)	65.15	45.58
Cash Generated from Operations	164.52	503.77	78.26
Direct tax Paid (net of refund)	(31.87)	(59.63)	(192.80)
Cash Flow before extraordinary items	132.64	444.14	(114.53)
Extraordinary Items/Prior Period Items	-	-	-
Net cash from/ (used in) Operating Activities	132.64	444.14	(114.53)
<b>B. NET CASH FLOW FROM INVESTMENT ACTIVITIES</b>			
Proceeds from sale of Non-current investments	70.88	-	123.35
Purchase of Non-current investments	(705.41)	-	(597.76)
(Increase)/Decrease in Current - Financial loans/advances	(0.48)	(51.85)	96.80
Dividend Income on Equity shares	0.00	-	0.00
Purchase of Fixed Assets	(0.70)	(3.13)	(24.41)
Interest income	55.79	(49.51)	93.52
Net Cash from/(used in) Investment Activities	(579.92)	(104.49)	(308.50)
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Finance Cost Expense	(1.68)	(2.29)	(12.30)
(Increase)/Decrease in Current - Financial loans	1.68	164.05	-
Proceeds from Right Issue (net of expenses)	-	0.00	1164.43
Repayment of current financial borrowing	-	0.00	(106.13)
Proceeds of short term borrowings	-	0.00	161.97
Net Cash from/ (used in) Financial activities	(0.00)	161.76	1207.97
<b>NET INCREASE /(-) DECREASE IN CASH AND CASH EQUIVALENTS</b>	<b>(447.28)</b>	<b>501.41</b>	<b>784.94</b>
<b>OPENING BALANCE IN CASH AND CASH EQUIVALENTS</b>	<b>936.01</b>	<b>151.07</b>	<b>151.07</b>
<b>CLOSING BALANCE IN CASH AND CASH EQUIVALENTS</b>	<b>488.74</b>	<b>652.48</b>	<b>936.01</b>

Note:

- The above statements of the cash flow has been prepared under the "Indirect methods" set out in Ind-AS 7 on 'Statement of Cash Flow'
- Previous year/period figures have been regrouped or recast wherever, considered necessary
- Component of Cash & Cash Equivalents

Cash on Hand	3.30	2.11	3.07
Balances with bank - In Current accounts	170.02	265.38	126.88
Other Bank Balances - FDR maturity less than three months	315.42	385.00	806.07
<b>Total</b>	<b>488.74</b>	<b>652.48</b>	<b>936.01</b>

Date :- 14.11.2025

Place:- Ahmedabad

For, Interactive Financial Services Limited

*Pradip Sandhir*  
Pradip Sandhir  
Managing Director  
DIN: 06946411



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CIN: L65910GJ1994PLC023393

Address: Office No. 508, Fifth Floor, Priviera, Nehru Nagar, Ahmedabad-380015, Gujarat, India

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED ON SEPTEMBER 30, 2025

Sr. 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	Audited	Unaudited	Unaudited	Unaudited	Audited
I	Revenue from Operations						
	Net sales or Revenue from Operations						
II	Other Income	211.700	85.800	178.889	297.500	526.789	740.809
III	Total Income (I+II)	17.776	66.396	23.471	84.172	50.211	110.319
IV	Expenses	229.476	152.196	202.360	381.672	577.001	851.128
(a)	Cost of Services rendered						
(d)	Employee benefits expenses	13.850	6.450	49.750	20.300	120.700	229.050
(e)	Finance Costs	45.851	41.078	30.384	86.929	49.237	122.991
(f)	Depreciation and amortisation expenses	1.091	1.289	2.101	2.379	2.292	12.303
(g)	Other Expenses	1.179	1.195	0.521	2.374	0.920	1.826
	Total Expenses (IV)	15.300	8.175	10.105	23.474	17.104	91.598
V	Profit/(loss) before exceptional and extraordinary items and tax (III-IV)	77.271	58.186	92.861	135.457	190.252	457.769
VI	Exceptional Items						
VII	Profit before extraordinary items and tax (V - VI)	152.205	94.010	109.499	246.214	386.748	393.360
VIII	Extraordinary items	-	(12.144)	-	(12.144)	-	-
IX	Profit before tax (VII- VIII)	152.205	81.865	109.499	234.070	386.748	393.360
X	Tax Expense						
(a)	Current tax	41.555	21.240	22.500	62.795	97.500	108.000
(b)	Current Tax Expense Relating to Prior years	42.750	16.300	22.500	59.050	97.500	106.713
(c)	Deferred Tax (Asset)/Liabilities	-	-	-	-	-	-
		(1.195)	4.940	-	3.745	-	1.287
XI	Profit (Loss) for the period from continuing operations (IX-X)	110.650	60.626	86.999	171.275	289.248	285.361
XII	Profit/(loss) from discontinued operations before tax	-	-	-	-	-	-
XIII	Tax Expense of discontinued operations	-	-	-	-	-	-
XIV	Profit/(loss) from Discontinued operations (after tax) (XII-XIII)	-	-	-	-	-	-
XV	Profit (Loss) for the period (XI + XIV)	110.650	60.626	86.999	171.275	289.248	285.361
XVI	Other Comprehensive Income / (Expenses) - (Net of Tax)	40.702	167.162	(9.657)	207.864	(8.957)	109.743
XVII	Total Comprehensive Income (XV + XVI)	151.352	227.788	77.342	379.140	280.291	395.106
XVIII	Paid-up Equity Share Capital (Face Value of Rs. 10 each)	693.103	693.103	301.310	693.103	301.310	693.103
XIX	Reserves excluding revaluation reserve						2,115.623
XIX	Earning per equity share (for continuing operation)						
(a)	Basic earnings (loss) per share from continuing and discontinued operations	1.60	0.87	2.06	2.47	6.86	6.77
(b)	Diluted earnings (loss) per share continuing and discontinued operations	1.60	0.87	2.06	2.47	6.86	6.77

## Notes on Financial Results:-

- The above Standalone financial results of the company, have been reviewed by the Audit Committee and approved by the Board of Directors at their respective Meetings held on 14.11.2025. The Statutory Auditors have carried out a Limited Review of the results for the quarter ended September 30, 2025.
- The standalone quarterly and half yearly financial results include the results for the quarter ended 30.09.2025 being the balancing figure between the unaudited figures in respect of the quarter ended 30.06.2025 and unaudited figures up to 30.09.2025.
- This statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS), prescribed under section 133 of the Companies Act, 2013, and other recognized accounting practices and policies to the extent applicable.
- Since the company has only one segment, there is no separate reportable segment as required under Ind AS 108.
- The results for the Quarter and Half year ended on 30th September, 2024 are available on the website of BSE Limited (URL: [www.bseindia.com](http://www.bseindia.com)) and also on the company's website (URL: <https://ifinservices.in/Financial-Results/>).
- During the quarter ended 31 March 2025, the Company made a rights issue of 39,17,030 equity shares at ₹30 per share. The market price immediately prior to the issue was ₹44.27. The issue contains a bonus element as the issue price was lower than the market price. Accordingly, in compliance with Ind AS 33 – Earnings Per Share, the earnings per share for all prior periods presented have been adjusted retrospectively using an adjustment factor of 1.22. This adjustment ensures comparability across all periods. Therefore, weighted average number of equity shares outstanding as at 31st March, 2025 is 42,13,681 equity shares & for other periods i.e. before right issue periods, adjusted weighted average number of equity shares outstanding is 36,75,982 equity shares. Accordingly the calculation of EPS is adjusted retrospectively.
- During the quarter ended 30 Sept 2025, the registered sale agreement to buy the immovable properties at 3rd Eye Vision project is cancelled and the cancellation deed is executed after the period ending but before declaration of result. Therefore, expenses related to same is forfeited or incurred are accounted when such cancellation deed is executed. Further, during the quarter ended 30 Sept 2025, an EGM of shareholders is called and resolution is passed for change in object of the utilisation of right issue proceeds from Purchase of Immovable Properties to Increase in Network of the company.
- Previous year's/Period's figures have been re-grouped, re-arranged wherever considered necessary.

Date :- 14.11.2025

Place:- Ahmedabad

For, Interactive Financial Services Limited

Pradip Sandhir  
Managing Director

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