



Regd. Office : 11A, Allenby Road, 1st Floor Kolkata - 700 020, Phone : 033-40036692
W : www.classicleasing.net. E : classicleasingnfinance@gmail.com.

Auditor's Report on Unaudited Standalone Quarterly Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

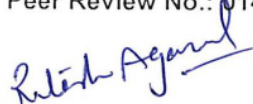
Review Report to
The Board of Directors
M/s Classic Leasing and Finance Limited

We have reviewed the accompanying statement of unaudited financial results of M/s. Classic Leasing and Finance Limited for the quarter ended 31st December, 2025. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

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

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Agarwal Khetan & Co.
Chartered Accountants
FRN No-330054E
Peer Review No.: 014857



FCA Ritesh Agarwal
Partner

Membership No: 311866

UDIN: 26311866 HEGPGY8026



Place: - Kolkata

Date: 11th February, 2026

Standalone Balance sheet as at 31st December, 2025			
		(Rs. In Lakhs)	
Particulars		As at	As at
		December 31, 2025	December 31, 2024
ASSETS			
1. Financial assets			
(a) Cash and cash equivalents		75.51	4.31
(b) Bank balances other than (a) above		-	-
(c) Derivative financial instruments		-	-
(d) Receivables			
(I) Trade receivables		-	-
(II) Other receivables		-	-
(e) Loans		418.18	398.43
(f) Investments		76.51	74.59
(g) Other financial assets		53.68	49.70
Total financial assets		623.88	527.03
2. Non financial assets			
(a) Current tax assets (Net)		11.07	3.25
(b) Deferred tax assets (Net)		0.05	0.04
(c) Investment property		-	-
(d) Property, plant and equipment		3.12	4.43
(e) Capital work-in-progress		-	-
(f) Right of use assets		-	-
(g) Intangible assets under development		-	-
(h) Other intangible assets		-	-
(i) Other non-financial assets		-	-
Total Non financial assets		14.25	7.72
Total Assets		638.12	534.75
LIABILITIES AND EQUITY			
LIABILITIES			
1. Financial liabilities			
(a) Payables			
(I) Trade payables			
(i) total outstanding dues of micro enterprises and small enterprises		-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-
(II) Other payables			
(i) total outstanding dues of micro enterprises and small enterprises		-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-
(b) Debt securities			
(c) Borrowings (other than debt securities)		983.90	948.70
(d) Lease liabilities		6.25	6.25
(e) Lease liabilities		-	-
(f) Other financial liabilities		0.40	6.36
Total financial liabilities		990.55	961.31
2. Non-financial liabilities			
(a) Current tax liabilities (Net)			
(b) Provisions		-	-
(c) Deferred tax liabilities (Net)		-	-
(d) Other non-financial liabilities		-	-
Total non -financial liabilities		-	-
Total liabilities		990.55	961.31
3. EQUITY			
(a) Equity share capital		300.02	300.02
(b) Other equity		(652.45)	(726.58)
Total equity		(352.43)	(426.56)
Total liabilities and equity		638.12	534.75

In terms of our report of even date annexed

For Agarwal Khetan & Co.

Chartered Accountants

FRN: 330054E

Peer Review No.: 014857

Ritesh Agarwal
(Ritesh Agarwal)
Partner
Membership No. 311866
UDIN: 26311866 HE6PY8026
Place : Kolkata
Dated : The 11th day of February, 2026.



For and on behalf of the Board

Classic Leasing and Finance Limited

Chandra Shekhar Sony
Managing Director

DIN:06431942

For Classic Leasing & Finance Limited

Minu Datta
Director

DIN:07183300

Minu Datta
Director/Authorised Signatory

Statement of Unaudited Standalone Financial Results for the Quarter and Nine months ended 31st December, 2025

Standalone Statement of Profit and Loss

(Rs. In Lakhs)

Sr No.	Particulars	Quarter ended			Year to date		Year Ended
		31.12.2025 (UnAudited)	30.09.2025 (UnAudited)	31.12.2024 (UnAudited)	31.12.2025 (UnAudited)	31.12.2024 (UnAudited)	31.03.2025 (Audited)
1	Income						
	<u>(a)Revenue from Operations</u>						
	Interest Income	23.61	20.04	14.68	64.98	35.58	58.14
	Fees and commission income	1.15	0.99	2.87	2.54	7.95	8.58
	Net gain on fair value changes	-	-	-	-	-	-
	Profit on Sale of Investment	-	-	-	-	-	1.93
	Dividend Income	-	0.03	-	0.03	-	0.03
	Sale of Services	-	-	-	-	-	-
	Income on derecognised (assigned)loans	-	-	-	-	-	-
	Other Operating income	5.64	5.70	-	11.34	-	-
	Total Revenue from Operations	30.40	26.76	17.55	78.89	43.53	68.68
	<u>(b)Other Income</u>	4.83	4.83	5.77	14.50	15.18	19.90
	Total Income	35.23	31.59	23.33	93.39	58.70	88.57
2	Expenses						
	Finance Costs	-	-	4.50	-	4.50	2.01
	Operating Exp	-	-	-	-	-	-
	Fees & Commission Expense	-	-	-	-	-	-
	Impairment on Financial Instruments	-	-	-	-	-	-
	Employee Benefit Expenses	1.30	1.31	1.91	4.63	7.23	9.14
	Depreciation & Amortisation	-	-	-	-	-	1.27
	Other Expenses	8.28	7.07	1.73	22.91	9.04	29.92
	Total Expenses	9.57	8.38	8.15	27.53	20.77	42.34
	Profit Before Exceptional Items and Tax	25.65	23.21	15.18	65.85	37.94	46.24
	Exceptional Items	-	-	-	-	-	-
	Profit Before Tax	25.65	23.21	15.18	65.85	37.94	46.24
	Tax Expense						
	-Earlier Years Tax	-	0.01	0.05	0.01	0.05	0.05
	-Current Tax	-	-	-	-	-	0.02
	-Deferred Tax(credit/charge)	-	-	-	-	-	(0.01)
	Total Tax Expense	-	0.01	0.05	0.01	0.05	0.07
	Profit After Tax	25.65	23.20	15.13	65.85	37.88	46.17
	<u>Other Comprehensive Income</u>						
	<u>Items that will not be reclassified to profit or loss</u>						
	-Remeasurement gains(losses) on defined benefit plans	-	-	-	-	-	-
	- Tax impact on above	-	-	-	-	-	-
	Changes in fair value or fair value through OCI (FVOCI) equity instruments	-	-	-	-	-	-
	-Tax impact on above	-	-	-	-	-	-
	<u>Items that will be reclassified to profit or loss</u>						
	-Changes in fair value of FVOCI debt securities	-	-	-	-	-	-
	-Tax impact on above	-	-	-	-	-	-
	Cash flow hedge reserve	-	-	-	-	-	-
	-Tax impact on above	-	-	-	-	-	-
	Total other Comprehensive Income, net of tax	-	-	-	-	-	-
	Total Comprehensive Income for the period	25.65	23.20	15.13	65.85	37.88	46.17
	Paid-up Equity Share Capital (Face Value of Rs. 10)	300.02	300.02	300.02	300.02	300.02	300.02
	Other Equity	-	-	-	-	-	-
	Earning Per Share (Not annualised)						
	EPS - Basic	0.86	0.77	0.50	2.19	1.26	1.54
	EPS - Diluted	0.21	0.77	0.50	0.54	1.26	1.54



Classic Leasing and Finance Limited.

CIN:L65921WB1984PLC037347

Notes

- 1 The above Standalone UnAudited Financial Results of Classic Leasing and Financing Limited, ("the company") for the quarter ended 31st December,2025 were reviewed and recommended by the Audit Committee and thereafter approved by the Board of Directors at its meeting held on 11th February, 2026 .These Financial Results are available on the website of the Company viz. www.classicleasing.net. and on the website of BSE Limited viz. www.bseindia.com. The Statutory Auditor has expressed the Qualified opinion on the aforesaid results.
- 2 The above results are prepared in accordance with Indian Accounting Standards ("Ind AS"), the provisions of Companies Act, 2013 as applicable and guidelines issued by the Securities and Exchange Board of India ("SEBI"). The Ind AS are prescribed under section 133 of the Companies Act, 2013 read with rule 3 of the Companies (Indian Accounting Standards) Rules 2015 and Companies (Indian Accounting Standards) amendment Rules, 2016.
- 3 The Company is primarily engaged in the single segment of business of Finance and investment and is governed by the similar set of risks and returns.
- 4 The Standalone Financial Statements of Assets and Liabilities as at 31st December,2025 is annexed with the results alongwith Cash Flow Statements
- 5 The Company received approval from BSE for the issue of equity shares on 29th December 2025. Pursuant to this approval, on 11th January 2026, the Company allotted **92.5 lakh equity shares of ₹10 each at a premium of ₹1.5 per share.**As the approval was obtained prior to the reporting date, this event is considered an adjusting event under Ind AS 10. Accordingly, the diluted earnings per share for the quarter ended 31 December 2025 have been computed considering the enlarged share capital in accordance with Ind AS 33. The allotment of shares was completed subsequent to the reporting date.
- 6 Additional Information for the year ended 31st December,2025

Sl.No.	Particulars	Quarter ended			Year to date		Year ended
		December 31,2025 (UnAudited)	September 30,2025 (UnAudited)	December 31,2024 (UnAudited)	December 31,2025 (UnAudited)	December 31,2024 (UnAudited)	March 31st,2025 (Audited)
i.	Debt Equity Ratio[Debt Securities+Borrowings(other than debt securities)+ Deposits+other debts)/Total Equity]	(2.81)	(2.62)	(2.25)	(2.81)	(2.25)	(2.29)
ii.	Net worth(in Lakhs)[Total Equity]	(352.43)	(378.08)	(426.56)	(352.43)	(426.56)	(428.51)
iii.	Net Profit after tax (in Lakhs)	75.65	73.70	15.13	65.85	37.88	46.17
iv.	Earning per share(not annualised)	0.86	0.77	0.50	2.19	1.26	1.54
v.	Total debts of total assets ratio[Debt securities+Borrowings(other than debt securities)+ Deposits+other debts)/Total Assets	1.55	1.62	1.80	1.55	1.80	1.72
vi.	Net Profit margin[Profit after tax /Total Income]	72.82%	73.45%	64.85%	70.51%	64.53%	52.13%

7 The Figure for Previous Year/Qtr have been recognized / reclassified/ restated wherever necessary in order to make them comparable with figures for current period.

In terms of our report of even date annexed

For Agarwal Khetan & Co.

Chartered Accountants

FRN: 330054E

Peer Review No.: 014857

Ritesh Agarwal
(Ritesh Agarwal)

Partner

Membership No. 311866

UDIN: 26311866HE4P618016

Place : Kolkata

Dated : The 11th day of February,2026.



For and on behalf of the Board

Classic Leasing and Finance Limited

Chandra Shekhar Sony
Chandra Shekhar Sony

Managing Director

DIN:06431942

For Classic Leasing & Finance Limited

Minu Datta
Minu Datta

Director/Authorised Signatory

DIN:07183300

CLASSIC LEASING & FINANCE LIMITED

STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 31st DECEMBER, 2025		
	Amount in ₹ Lakhs	
Particulars	December 31, 2025	December 31, 2024
A. Cash Flow from Operating Activities		
Profit Before Tax	74.14	53.58
Adjustments for :		
Depreciation and Amortization Expense	1.31	0.71
Finance Costs	-	7.52
Loss / (Profit) on sale of Assets	-	-
Operating Profit Before Working Capital Changes	75.44	61.81
Movements in Working Capital :		
(Increase) / Decrease in Inventories	-	-
(Increase) / Decrease in Trade Receivables	-	-
(Increase) / Decrease in Advances & Other Receivables	(3.98)	(14.22)
Increase / (Decrease) in Other Liabilities	(5.96)	(4.63)
Increase / (Decrease) in Trade Payable	-	-
Cash Generated from / (used in) Operations	65.50	42.95
Direct Taxes Paid (net of refunds)	(7.83)	(0.24)
Net Cash flow from / (used in) Operating Activities	57.67	42.71
B. Cash Flow from Investing Activities		
Purchases of Fixed Assets / Capital work-in-progress	-	(2.53)
Loans and Advances Given	(19.75)	(76.02)
Proceeds from Sale of Investment	-	-
Investment in Mutual Fund	(1.93)	-
Net Cash from / (used in) Investing Activities	(21.68)	(78.55)
C. Cash Flow from Financing Activities		
Finance Cost	-	(7.52)
Long Term Loans & Advances	-	(0.34)
Increase / (Decrease) in Borrowings	35.20	46.84
Net Cash from / (used in) Financing Activities	35.20	38.98
Net Increase / (Decrease) in Cash and Cash Equivalents (A+B+C)	71.19	3.14
Cash and Cash Equivalents at beginning of the year	4.31	1.17
Cash and Cash Equivalents at end of the year	75.51	4.31
Significant Accounting Policies		
Notes forming part of the Financial Statements		

In terms of our report of even date annexed

For Agarwal Khetan & Co.

Chartered Accountants

FRN: 330054E

Peer Review No.: 014857

Ritesh Agarwal

(Ritesh Agarwal)

Partner

Membership No. 311866

UDIN: 26311866 HE6 P6Y8026



Place : Kolkata

Dated : The 11th day of February, 2026.

For and on behalf of the Board
Classic Leasing and Finance Limited.

For Classic Leasing & Finance Limited.

Chandra Shekhar Sanyal

Chandra Shekhar Sanyal

Managing Director

DIN:06431942

For Classic Leasing & Finance Limited.

Minu Datta

Director

DIN:07183300

Minu Datta

Director/Authorised Signatory