

Integrated Filing (Finance) NBFC

Intec Capital Limited

General Information

Scrip code*	526871	
NSE Symbol*	NA	
MSEI Symbol*	NA	
ISIN*	INE017E01018	
Type of company	Main Board	
Class of security	Equity	
Date of start of financial year	01-04-2025	
Date of end of financial year	31-03-2026	
Date of board meeting when results were approved	14-11-2025	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	07-11-2025	
Description of presentation currency	INR	
Level of rounding	Lakhs	
Reporting Type	Quarterly	
Reporting Quarter	Second quarter	
Nature of report standalone or consolidated	Standalone	
Whether results are audited or unaudited for the quarter ended	Unaudited	
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Unaudited	
Segment Reporting	Single segment	
Description of single segment	Laon & Finance in India	
Start date of board meeting	14-11-2025	
Start time of board meeting	16:00:00	
End date of board meeting	14-11-2025	
End time of board meeting	16:30:00	
Whether cash flow statement is applicable on company	true	
Type of cash flow statement	Cash Flow Indirect	
Declaration of unmodified opinion or statement on impact of audit qualification	Not applicable	
Whether the company has any related party?	true	
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	true	
(I) We declare that the acceptance of fixed deposits by the banks/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA	
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA	
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	false	
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?		
(b) If answer to above question is No, please explain the reason for not complying.		
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	true	
Latest Date on which RPT policy is updated	30-05-2025	
Indicate Company website link for updated RPT policy of the Company	https://www.inteccapital.com/investors/policies-codes/related-party-transaction-policy/	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	false	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	false	<u>Textual Information</u> (1)

Text Block

<u>Textual Information(1)</u>	Not Applicable
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Financial Results - NBFC

Amount in (Lakhs)

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-07-2025	01-04-2025
Date of end of reporting period		30-09-2025	30-09-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1 Income			
	Revenue from operations		
(i) Interest Income		72.49	660.09
(ii) Dividend Income		0.00	0.00
(iii) Rental Income		0.00	0.00
(iv) Fees and commission Income		0.00	0.00
(v) Net gain on fair value changes		0.00	0.00
(vi) Net gain on derecognition of financial instruments under amortised cost category		0.00	0.00
(vii) Sale of products (including Excise Duty)		0.00	0.00
(viii) Sale of services		0.00	0.00
ix	Other revenue from operations		
1 Recovery of financial assets written off		9.73	43.77
	Total other revenue from operations	9.73	43.77
	Total Revenue From Operations	82.22	703.86
	Other income	1.21	2.66
	Total income	83.43	706.52
2 Expenses			
Cost of materials consumed		0.00	0.00
Purchases of stock-in-trade		0.00	0.00
Changes in inventories of finished goods, work-in-progress and stock-in-trade		0.00	0.00
Employee benefit expense		62.01	121.17
Finance costs		110.43	182.87
Depreciation, depletion and amortisation expense		5.85	12.16
Fees and commission expense		0.00	0.00
Net loss on fair value changes		0.00	0.00
Net loss on derecognition of financial instruments under amortised cost category		0.00	0.00
Impairment on financial instruments		(143.36)	(245.89)
(f) Other Expenses			
1 Other Expenses		68.42	135.89
	Total other expenses	68.42	135.89
	Total expenses	103.35	206.20
3 Total profit before exceptional items and tax		(19.92)	500.32
4 Exceptional items		0.00	(124.38)
	Total profit before tax	(19.92)	375.94
6 Tax expense			
7 Current tax		0.00	0.00
8 Deferred tax		36.01	130.58
	Total tax expenses	36.01	130.58
10 Net Profit Loss for the period from continuing operations		(55.93)	245.36
11 Profit (loss) from discontinued operations before tax		0.00	0.00
12 Tax expense of discontinued operations		0.00	0.00
13 Net profit (loss) from discontinued operation after tax		0.00	0.00
14 Share of profit (loss) of associates and joint ventures accounted for using equity method		0.00	0.00
15 Total profit (loss) for period		(55.93)	245.36
16 Other comprehensive income net of taxes		(0.32)	(0.66)
17 Total Comprehensive Income for the period		(56.25)	244.70
18 Total profit or loss, attributable to			
Profit or loss, attributable to owners of parent			
Total profit or loss, attributable to non-controlling interests			
19 Total Comprehensive income for the period attributable to			
Comprehensive income for the period attributable to owners of parent			

	Total comprehensive income for the period attributable to owners of parent non-controlling interests		
20	Details of equity share capital		
	Paid-up equity share capital	1,836.63	1,836.63
	Face value of equity share capital	10.00	10.00
21	Reserves excluding revaluation reserve		
22	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	(0.30)	1.34
	Diluted earnings per share from continuing operations	(0.30)	1.34
ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0.00	0.00
	Diluted earnings per share from discontinued operations	0.00	0.00
iii	Earnings per equity share (for continuing and discontinued operations)		
	Basic earnings per share	(0.30)	1.34
	Diluted earnings per share	(0.30)	1.34
23	Debt equity ratio		
24	Debt service coverage ratio		
25	Interest service coverage ratio		
26	Remarks for debt equity ratio		
27	Remarks for debt service coverage ratio		
28	Remarks for interest service coverage ratio		
29	Disclosure of notes on financial results		

Other Comprehensive Income

Amount in (Lakhs)

Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-07-2025	01-04-2025
Date of end of reporting period	30-09-2025	30-09-2025
Whether results are audited or unaudited	Unaudited	Unaudited
Nature of report standalone or consolidated	Standalone	Standalone
Other comprehensive income [Abstract]		
1 Amount of items that will not be reclassified to profit and loss		
1 Remeasurement (losses) / gains on defined benefit plan	(0.44)	(0.89)
Total Amount of items that will not be reclassified to profit and loss	(0.44)	(0.89)
2 Income tax relating to items that will not be reclassified to profit or loss	(0.12)	(0.23)
3 Amount of items that will be reclassified to profit and loss		
Total Amount of items that will be reclassified to profit and loss		
4 Income tax relating to items that will be reclassified to profit or loss		
5 Total Other comprehensive income	(0.32)	(0.66)

Statement of Asset and Liabilities

Amount in (Lakhs)

Particulars	Half Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2025
Date of end of reporting period	30-09-2025
Whether results are audited or unaudited	Unaudited
Nature of report standalone or consolidated	Standalone
Assets	
1 Financial Asset	
Cash and cash equivalents	44.31
Bank Balance other than (a) above	
Derivative financial instruments	
Receivables	
(I) Trade Receivables	
(II) Other Receivables	
Loans	4,339.75
Investments	6.84
Other Financial assets	384.96
	Total Financial Asset
	4,775.86
2 Non Financial Asset	
Inventories	0.00
Current tax assets (Net)	3.46
Deferred tax Assets (Net)	2,020.96
Investment Property	
Biological assets other than bearer plants	
Property, Plant and Equipment	22.39
Capital work-in-progress	
	Intangible assets under development
	Goodwill
	0.00
	Other Intangible assets
	44.14
	Other non-financial assets (to be specified)
	24.77
	Total Non-Financial Asset
	2,115.72
	Total assets
	6,891.58
Equity and liabilities	
1 Equity	
Equity attributable to owners of parent	
Equity share capital	1,836.63
Other equity	1,987.51
	Total equity attributable to owners of parent
	3,824.14
Non controlling interest	
	Total equity
	3,824.14
2 Liabilities	
2.1 Financial Liabilities	
(a) Derivative financial instruments	
(b) 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	
(c) Debt Securities	
(d) Borrowings (Other than Debt Securities)	2,720.63
(e) Deposits	
(f) Subordinated Liabilities	
(g) Other financial liabilities	301.43
	Total Financial Liabilities
	3,022.06
2.2 Non-Financial Liabilities	
(a) Current tax liabilities (Net)	
(b) Provisions	24.29
(c) Deferred tax liabilities (Net)	
(d) Other non-financial liabilities	21.09
	Total Non-Financial Liabilities
	45.38
	Total Liabilities
	3,067.44

	Total equity and liabilities	6,891.58
	Disclosure of notes on assets and liabilities	

Cash flow statement indirect

Amount in (Lakhs)

Particulars	Half Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2025
Date of end of reporting period	30-09-2025
Whether results are audited or unaudited	Unaudited
Nature of report standalone or consolidated	Standalone
Part I Blue color marked fields are non-mandatory.	
Statement of cash flows	
Cash flows from used in operating activities	
Profit before tax	375.94
Adjustments for reconcile profit (loss)	
Adjustments for finance costs	307.25
Adjustments for decrease (increase) in inventories	0.00
Adjustments for decrease (increase) in trade receivables, current	1,405.73
Adjustments for decrease (increase) in trade receivables, non-current	0.00
Adjustments for decrease (increase) in other current assets	0.00
Adjustments for decrease (increase) in other non-current assets	(1.16)
Adjustments for other financial assets, non-current	1.64
Adjustments for other financial assets, current	62.66
Adjustments for other bank balances	0.00
Adjustments for increase (decrease) in trade payables, current	0.00
Adjustments for increase (decrease) in trade payables, non-current	0.00
Adjustments for increase (decrease) in other current liabilities	0.00
Adjustments for increase (decrease) in other non-current liabilities	(1.42)
Adjustments for depreciation and amortisation expense	12.16
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	(245.89)
Adjustments for provisions, current	2.27
Adjustments for provisions, non-current	0.00
Adjustments for other financial liabilities, current	(202.23)
Adjustments for other financial liabilities, non-current	(15.81)
Adjustments for unrealised foreign exchange losses gains	0.00
Adjustments for dividend income	0.00
Adjustments for interest income	0.00
Adjustments for share-based payments	0.00
Adjustments for fair value losses (gains)	0.00
Adjustments for undistributed profits of associates	0.00
Other adjustments for which cash effects are investing or financing cash flow	0.00
Other adjustments to reconcile profit (loss)	0.00
Other adjustments for non-cash items	0.00
Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0.00
Total adjustments for reconcile profit (loss)	1,325.20
Net cash flows from (used in) operations	1,701.14
Dividends received	0.00
Interest paid	0.00
Interest received	0.00
Income taxes paid (refund)	0.00
Other inflows (outflows) of cash	0.00
Net cash flows from (used in) operating activities	1,701.14
Cash flows from used in investing activities	
Cash flows from losing control of subsidiaries or other businesses	0.00
Cash flows used in obtaining control of subsidiaries or other businesses	0.00
Other cash receipts from sales of equity or debt instruments of other entities	0.00
Other cash payments to acquire equity or debt instruments of other entities	0.00
Other cash receipts from sales of interests in joint ventures	0.00
Other cash payments to acquire interests in joint ventures	0.00
Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0.00
Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0.00
Proceeds from sales of property, plant and equipment	1.79
Purchase of property, plant and equipment	0.00
Proceeds from sales of investment property	0.00
Purchase of investment property	0.00

Proceeds from sales of intangible assets	0.00
Purchase of intangible assets	0.00
Proceeds from sales of intangible assets under development	0.00
Purchase of intangible assets under development	0.00
Proceeds from sales of goodwill	0.00
Purchase of goodwill	0.00
Proceeds from biological assets other than bearer plants	0.00
Purchase of biological assets other than bearer plants	0.00
Proceeds from government grants	0.00
Proceeds from sales of other long-term assets	0.00
Purchase of other long-term assets	0.00
Cash advances and loans made to other parties	0.00
Cash receipts from repayment of advances and loans made to other parties	0.00
Cash payments for future contracts, forward contracts, option contracts and swap contracts	0.00
Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0.00
Dividends received	0.00
Interest received	0.00
Income taxes paid (refund)	0.00
Other inflows (outflows) of cash	0.00
Net cash flows from (used in) investing activities	1.79
Cash flows from used in financing activities	
Proceeds from changes in ownership interests in subsidiaries	0.00
Payments from changes in ownership interests in subsidiaries	0.00
Proceeds from issuing shares	0.00
Proceeds from issuing other equity instruments	0.00
Payments to acquire or redeem entity's shares	0.00
Payments of other equity instruments	0.00
Proceeds from exercise of stock options	0.00
Proceeds from issuing debentures notes bonds etc	0.00
Proceeds from borrowings	0.00
Repayments of borrowings	(1,720.40)
Payments of lease liabilities	(12.71)
Dividends paid	0.00
Interest paid	(1.31)
Income taxes paid (refund)	0.00
Other inflows (outflows) of cash	0.00
Net cash flows from (used in) financing activities	1,734.42
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	3,437.35
Effect of exchange rate changes on cash and cash equivalents	
Effect of exchange rate changes on cash and cash equivalents	0.00
Net increase (decrease) in cash and cash equivalents	3,437.35
Cash and cash equivalents cash flow statement at beginning of period	75.80
Cash and cash equivalents cash flow statement at end of period	3,513.15

Audit qualification

Sr.	Details of Audit Qualification	Type of Audit Qualification	Frequency of qualification	For Audit Qualification(s) where the impact is quantified by the auditor	For Audit Qualification(s) where the impact is not quantified by the auditor			
					Management's Views	(i) Management's estimation on the impact of audit qualification	(ii) If management is unable to estimate the impact, reasons for the same	Auditors Comments on (i) or (ii) above
								No records available

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)

Amount in (Lakhs)

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any final amount is incurred to make up corporate debt/investments		Additional disclosure relating to listed entity/sub
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Debt/indenture									
1	Intec Capital Limited	Mr. Sanjeev Goel	Promoter-Managing Director	Remuneration			Nil				0.00	0.00	0.00			
2	Intec Capital Limited	M/s. Amulet Technologies Ltd.	Subsidiary Company	Loan			Nil				(543.50)	1,350.45	806.95			
3	Intec Capital Limited	Mr. Pranav Goel	Promoters Group	Remuneration			Nil				10.74	0.00	0.00			
4	Intec Capital Limited	Mr. Dhruv Goel	Promoters Group	Remuneration			Nil				9.77	0.00	0.00			
5	Intec Capital Limited	Mr. Vinod Kumar	Chief Financial Officer	Remuneration			Nil				4.06	0.00	0.00			
6	Intec Capital Limited	Ms. Pankhuri Agrawal	Key management personnel of entity	Remuneration			Nil				1.49	0.00	0.00			
7	Intec Capital Limited	Ms. Niharika Gupta	Key management personnel of entity	Remuneration			Nil				0.99	0.00	0.00			
8	Intec Capital Limited	Mr. Sanjeev Goel	Promoter-Managing Director	Any other transaction	Sitting Fees		Nil				0.00	0.00	0.00			
9	Intec Capital Limited	Ms. Shalini Rahul	Non Executive-Independent Director	Any other transaction	Sitting Fees		Nil				0.40	0.00	0.00			
10	Intec Capital Limited	Ms. Shilpy Chopra	Non Executive-Independent Director	Any other transaction	Sitting Fees		Nil				0.40	0.00	0.00			
11	Intec Capital Limited	Mr. Kanwar Nitin Singh	Non Executive-Independent Director	Any other transaction	Sitting Fees		Nil				0.40	0.00	0.00			
12	Intec Capital Limited	Mr. Arjunn Kumar Tyagi	Non Executive-Independent Director	Any other transaction	Sitting Fees		Nil				0.40	0.00	0.00			
13	Intec Capital Limited	Ms. Ursala Joshi	Non Executive-Non-Independent Director	Any other transaction	Sitting Fees		Nil				0.30	0.00	0.00			
14	Intec Capital Limited	M/s Pantec Devices Private Limited	Managing Director is Director in this Entity	Interest received			Nil				1.13	0.00	0.00			
15	Intec Capital Limited	M/s Modern Credit Private Limited	Relative of Managing Director is Director in the Entity	Loan			Nil				87.29	606.74	694.03			
16	Intec Capital	Mr. Sanjeev Goel	Promoter-Managing	Loan			Nil				795.76	1,189.06	1,984.82	Loan		

											Additional dis transaction relate listed entity/sub				
Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any final incurred to make corporate dep inve	
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	De indep								
	Limited		Director												
Total value of transaction during the reporting period												369.63			

