इंडियन रेलवे फाइनेंस कॉर्पोरेशन लिमिटेड

(भारत सरकार का उद्यम) (सीआईएन L65910DL1986GOI026363)
पंजीकृत कार्यालय: यूजी फ्लोर, ईस्ट टॉवर, एनबीसीसी प्लेस, भीष्म पितामह मार्ग, प्रगति विहार,लोधी रोड, नई दिल्ली – 110003
दूरभाष:+91-011- 24361480 ई-मेल: info@irfc.co.in, वेबसाइट: https://irfc.co.in

INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN: L65910DL1986GOI026363)
Regd. Office: UG Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi – 110003 Phone: +91-011- 24361480 E-mail: info@irfc.co.in, Website: https://irfc.co.in/

No: IRFC/SE/2025-26/58 **15th October 2025**

National Stock Exchange of India Limited	**BSE Limited**
Listing department, Exchange Plaza, Bandra- Kurla Complex, Bandra (E) Mumbai- 400 051	Listing Dept / Dept of Corporate Services, PJ Towers, Dalal Street, Mumbai -400 001
Scrip Symbol: IRFC	Scrip Code: 543257

Sub: Outcome of Meeting of Board of Directors held on Wednesday, 15th October 2025

Sir/ Madam,

This is to inform that pursuant to the applicable provisions of SEBI (LODR) Regulations, 2015, the Board of Directors of the Company at its meeting held on Wednesday, 15th October 2025 inter alia considered and approved the following:

1. Pursuant to Regulation 33 and 52 of SEBI (LODR) Regulations, 2015, as amended from time to time, and other applicable Regulations, this is to inform that Board of Directors considered and approved Un-audited Financial Results of the Company, and other financial statements namely Cash Flow Statement for the quarter and half year ended 30th September 2025 and Statement of Assets and Liabilities as on that date along with Statutory Auditor's Limited Review Report thereon. The Un-audited financial results have been reviewed by the Audit Committee in its meeting held on 14th October 2025 and approved & taken on record by the Board of Directors of the company in their respective meetings held on 15th October, 2025.

   The disclosure of related party transaction in terms of Regulation 23(9) of SEBI (LODR) Regulations, 2015 is enclosed herewith. Further, disclosure in accordance with Regulation 52(4) & (7)/(7A), 54 of SEBI (LODR) Regulations, 2015 are enclosed along with the said financial results.

   Also, a copy of press release in respect of aforesaid financial results is enclosed herewith.

2. Pursuant to Regulation 30, 51, 42 and 43 of SEBI (LODR) Regulations, 2015, as amended from time to time and other applicable Regulations, this is to inform that the Board of Directors have declared an Interim Dividend of Rs.1.05/- per equity shares of Rs. 10/- each.

   Further as informed vide letter dated 07th October, 2025, the "Record date" for determining eligibility of shareholders for payment of the said Interim dividend, as declared by the Board is Friday, 24th October 2025. The dividend will be paid in the account of the shareholder(s) or the dividend warrant(s) in respect thereof will be dispatched within thirty (30) days from the date of declaration of interim dividend. Shareholder(s) are kindly requested to update/ submit details for TDS on dividend to Registrar and Transfer Agent of the Company at irfcinvestors@beetalmail.com on or before Friday, 24th October 2025. No communication on the tax determination/deduction of tax at lower rates shall be entertained after Friday, 24th October 2025.

   It is further informed that in case tax on dividend is deducted at a higher rate in the absence of requisite details/ documents, refund of the excess tax paid may still be claimed by shareholders at the time of filing of income tax return. However, no claim shall lie against the Company for such

Shirodl 15/10/2025

Indian Railway Finance Corporation Ltd. IRFC CIN L65910DL1986GOI026363 New Delhi taxes deducted. Further, shareholders will be able to see the credit of TDS in Form 26AS, which can be downloaded from their e-filing account at Income Tax portal.

3. Board of Directors has approved Policy on Responsible Advocacy with Public and Regulatory Bodies; Stakeholder Engagement Policy; Integrated Stakeholder Grievance Redressal Document; SOP for CRAR; Human Rights Policy; Equal Opportunity Policy; Currency Risk Management Policy and revision in the "Code of Internal Procedures and Conduct for Prohibition of Insider Trading in Dealing with the Securities" of the Company.

The meeting commenced at 11-00 am and concluded at 01:30 P.M.

This is submitted for your information and record.

Thanking You,
For **Indian Railway Finance Corporation Limited**

Shirode 15/10/2025
(Vijay Babulal Shirode)
Company Secretary & Compliance Officer

Indian Railway Finance Corporation Ltd. IRFC CIN L65910DL1986GOI026363 New Delhi

Enclosure: As Above

Press Release

IRFC Reports Highest-ever PAT with Double-Digit Growth on the Back of Strategic Diversification and Improved NIM

New Delhi, 15th October 2025: Indian Railway Finance Corporation (IRFC), a Navratna CPSE under the Ministry of Railways, announced its unaudited financial results (standalone) for the 2nd quarter and half-year ended 30th September 2025.

Financial Performance: During the quarter and half year ended 30th September 2025, IRFC's total income stands at INR 6,371.91 crores and INR 13,290.15 crores respectively, supported by effective liability management and steady asset quality.

During the period ending 30th September 2025 Company reported Profit After Tax (PAT) at INR 3,522.67 crores vis-à-vis INR 3,189.47 crores in corresponding period in the previous year, reporting a robust double-digit growth of 10.45%.

The company posted profit growth of 10.19% for Q2 FY 2025-26 at Rs. 1,776.98 crores vis-a-vis Rs. 1,612.65 crores reported in Q2 FY 2024-25.

The strong performance underscores the success of the company's strategic diversification, with new business segments contributing to improved margins and profitability.

The Corporation is showing an upward trajectory in Assets Under Management (AUM), which stands at INR 4.62 lakh crores, despite the absence of new business from Indian Railways and no existing pipeline over the preceding years, an achievement driven entirely by proactive business development initiatives during the first half.

During this period, the Corporation also exhibited the highest-ever Net Worth and EPS of INR 56,193.85 crore and INR 5.39 per share (annualised) respectively.

Business Diversification and Growth: IRFC sanctioned and executed new business agreements aggregating ₹45,382 crore during the half year across railway-linked sectors such as power generation including renewable energy, energy transmission, coal mining, industrial infrastructure, etc. These sanctions represent a ninefold increase from the ₹5,250 crore executed in the preceding financial year.

The new transactions, concluded at competitive yet value-accretive spreads, have led to a notable improvement in Net Interest Margins (NIMs), which now stands at 1.55% (annualized) a trend visibly reflected in the double-digit PAT growth and expected to strengthen further in the coming quarters as the diversified portfolio matures.

Dividend Declaration: The Board of Directors has declared the highest-ever interim dividend of ₹1.05 per share, reaffirming the company's commitment to delivering sustained value to its shareholders.

Commenting on the results, Shri Manoj Kumar Dubey, Chairman and Managing Director, IRFC, said:

"The strong financial performance during the first half of FY 2025–26 reaffirms IRFC's resilience, operational strength, and ability to evolve with the changing financing landscape. The Corporation's diversification strategy is yielding tangible results, with improved NIMs, zero NPA track record, and growing profitability. As a strategic financial institution under the Ministry of Railways, IRFC continues to play a pivotal role in enabling railway-linked infrastructure growth while maintaining financial prudence and stakeholder trust."

Future Outlook: With strategic diversification gaining momentum, IRFC is well-positioned to expand its asset base in the second half of FY 2025–26. The newly added business lines are expected to drive long-term growth, sustain the upward trajectory in Net Interest Margins (NIMs), and further strengthen IRFC's position as a leading and strategic infrastructure financier in the country.

Social Media Handles

X: @IRFC_1986 | FB: Indian Railway Finance Corporation | Insta: irfc.official

YouTube: @IRFCOfficial | Website: www.irfc.co.in

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