


Moneywise Financial Services Private Limited
Statement of Assets and Liabilities


(₹ in Lakhs)


Particulars	As at March 31,2026	As at March 31,2025
	(Audited)	(Audited)
Assets		
Financial assets		
Cash and cash equivalents	3,621.58	5,085.15
Other bank balance	3,653.98	2,314.40
Receivables		
Trade receivables	16.63	10.53
Other receivable	1,699.04	778.66
Loans	1,05,579.92	1,21,540.07
Investments	8,688.41	1,178.19
Other financial assets	475.10	574.85
Non-financial assets		
Current tax assets (net)	253.49	22.39
Deferred tax Assets (net)	5.41	228.89
Investment property	713.57	739.02
Property, plant and equipment	137.83	213.38
Assets held for sale	576.13	-
Right of use asset	516.10	643.34
Other intangible assets	12.07	20.12
Other non-financial assets	781.42	1,061.22
Total assets	1,26,730.68	1,34,410.21
Liabilities and equity		
Liabilities		
Financial liabilities		
Trade payables		
- to micro and small enterprises	0.40	0.40
- to other than micro and small enterprises	675.94	2,747.19
Debt Securities	3,744.54	5,129.03
Borrowings	70,534.80	75,997.03
Lease liabilities	625.18	746.67
Other financial liabilities	1,972.79	1,876.15
Non-financial liabilities		
Current tax liabilities (net)	-	296.60
Provisions	273.12	304.80
Other non-financial liabilities	73.54	173.24
Equity		
Equity share capital	4,365.69	4,365.69
Other equity	44,464.68	42,773.41
Total liabilities and equity	1,26,730.68	1,34,410.21

For and on behalf of the Board

Place : New Delhi
Date : 28th April, 2026


Himanshu Gupta
 (Director & Chief Executive Officer)
 (DIN:03187614)


Subhash C. Aggarwal
 (Director)
 (DIN:00003267)


Abhishesh Jha
 (CFO)



MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED
Statement of Cash Flows

₹ in Lakhs

Particulars	For the year ended	
	March 31, 2026	March 31, 2025
Cash flow from operating activities:		
Profit after tax	2,461.29	4,630.68
Adjustments to reconcile net profit to net cash provided by operating activities:		
Tax expense	676.14	1,426.63
Depreciation and amortization	314.93	350.18
Finance costs	7,938.34	8,434.85
(Gain)/Loss on modification of lease	(117.85)	(14.96)
Interest income on security deposit (right of use asset)	(4.42)	(11.20)
Allowance for impairment	1,451.13	1,676.79
Fair value of investment	355.72	245.28
Net gain on derecognition of financial instruments under amortized cost	(274.58)	(177.76)
Net loss/(profit) on derecognition of property, plant and equipment	(1.50)	66.89
Operating profit before working capital changes	12,799.19	16,627.38
Changes in assets and liabilities		
Other bank balances	(1,339.58)	527.84
Trade receivables	(6.10)	189.19
Other receivables	(920.38)	(570.01)
Loans	14,488.76	(8,968.84)
Investments	(7,865.95)	2,594.95
Other financial assets	102.42	562.76
Other non-financial assets	103.26	(536.90)
Trade payables	(2,071.24)	1,086.93
Other financial liabilities	96.64	(204.13)
Other non-financial liabilities	(99.70)	33.11
Provisions	47.79	85.47
Cash generated from / (used in) operations	15,335.11	11,427.74
Income taxes paid (net of refund)	(1,000.35)	(1,137.70)
Net cash generated from / (used in) operating activities	(A) 14,334.76	10,290.04
Cash flow from investing activities:		
Expenditure on property, plant and equipment	(54.03)	(127.66)
Expenditure on investment property under development	-	(64.34)
Sale proceeds on property, plant and equipment	5.86	17.06
Interest received		6.67
Net cash generating from / (used in) investing activities	(B) (48.17)	(168.27)
Cash flow from financing activities:		
Payment of interest	(8,021.74)	(8,901.90)
Payment of dividend	(829.48)	(1,833.59)
Repayment of lease liabilities (including interest)	(199.98)	(210.27)
Addition to term loan	25,500.00	32,080.00
Repayment of term loan	(33,527.27)	(28,545.56)
Proceeds / (repayment) of loan repayable on demand (net)	1,380.29	(1,064.60)
Repayment of debt securities	(3,750.00)	(5,000.00)
Proceeds from debt securities	2,500.00	2,500.00
Net cash generating from / (used in) financing activities	(C) (16,948.18)	(10,975.92)
Net increase / (decrease) in cash and cash equivalents	(A+B+C) (2,661.59)	(854.16)
Cash and cash equivalents at the beginning of the year	5,085.15	5,939.29
Cash and cash equivalents at the end of the year*	2,423.56	5,085.15

*** Cash & Cash equivalents comprises**

Cash in hand	12.46	5.62
Balance in current accounts	3,609.12	5,079.53
Overdraft Facility	(1,198.02)	-

	As at	
	March 31, 2026	March 31, 2025
	12.46	5.62
	3,609.12	5,079.53
	(1,198.02)	-
	2,423.56	5,085.15

Notes:

1. The above statement of cash flows has been prepared under the "Indirect Method" as set out in Ind AS - 7 notified u/s 133 of the Companies Act, 2013.

2. Figures in brackets indicate cash outflow.

For and on behalf of the Board

Himanshu Gupta
Director & Chief Executive
DIN: 03187614

Subhash C Aggarwal
Director
DIN: 00003267

Abhishesh Jha
Chief Financial Officer

Place : New Delhi
Date : 28th April, 2026



MONEYWISE FINANCIAL SERVICES PVT. LTD.

CIN : U51909DL1996PTC353582

REGD. OFFICE: 11/6B, 2nd Floor Shanti Chamber, Pusa Road New Delhi, Central Delhi DL 110005 IN

Audited financial results for the quarter and year ended March 31, 2026

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2026 (Audited)	December 31, 2025 (Unaudited)	March 31, 2025 (Audited)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
1	Income					
	(A) Revenue from operations					
	Interest income	3,785.98	3,961.34	4,168.47	16,192.67	16,746.05
	Dividend income	0.02	1.22	0.01	1.24	1.10
	Rental Income	-	-	-	-	55.15
	Fees and commission income	243.02	151.80	134.20	723.08	416.88
	Net Gain on fair value changes	196.46	319.17	(379.55)	1,388.04	4,666.86
	Net gain on derecognition of financial instruments under amortized cost	-	274.58	0.91	274.58	177.76
	Net gain (loss) on modification of finance lease	(12.00)	116.75	-	104.75	-
	Total revenue from operations	4,213.48	4,824.86	3,924.04	18,684.36	22,063.80
	(B) Other income	116.55	12.60	161.08	209.65	198.07
	Total revenue (1A+1B)	4,330.03	4,837.46	4,085.12	18,894.01	22,261.87
2	Expenses					
	(A) Finance costs	1,842.58	1,944.98	2,059.65	7,938.34	8,434.85
	(B) Fees and commission expenses	62.10	71.24	55.01	273.91	218.08
	(C) Impairment on financial instruments	490.35	352.67	587.18	1,451.13	1,676.79
	(D) Employee benefits expenses	1,013.88	1,041.44	1,065.61	4,173.97	4,056.59
	(E) Depreciation and amortisation expenses	73.62	77.29	107.27	314.93	350.18
	(F) Other expenses	404.12	445.97	392.30	1,604.29	1,468.07
	Total expenses (2A+2B+2C+2D+2E+2F)	3,886.65	3,933.59	4,267.02	15,756.57	16,204.56
3	Profit before exceptional items and tax (1-2)	443.38	903.87	(181.90)	3,137.44	6,057.31
4	Exceptional items	-	-	-	-	-
5	Profit before tax (3-4)	443.38	903.87	(181.90)	3,137.44	6,057.31
6	Tax expense / (credit)					
	(A) Current tax	162.97	48.46	170.00	472.66	1,133.67
	(B) Deferred tax / (credit)	(57.27)	107.08	(147.92)	203.49	292.96
	Total tax expenses / (credit)	105.70	155.54	22.08	676.15	1,426.63
7	Profit after tax (5-6)	337.68	748.33	(203.98)	2,461.29	4,630.68
8	Other comprehensive income					
	Items that will not be reclassified subsequently to profit or (loss)					
	Remeasurement of the net defined benefit liability / asset	62.57	5.63	27.98	79.46	22.52
	Tax effect of Items that will not be reclassified subsequently to profit and loss	(15.75)	(1.42)	(7.04)	(20.00)	(5.67)
	Total other comprehensive income for the period	46.82	4.21	20.94	59.46	16.85
9	Total comprehensive income for the period (7+8)	384.50	752.54	(183.04)	2,520.75	4,647.53
10	Paid up equity share capital	4,365.69	4,365.69	4,365.69	4,365.69	4,365.69
	(Face Value of ₹ 10 each)					
11	Reserves				44,464.68	42,773.41
12	Earnings per share (EPS) (in ₹)					
	(not annualised except for the year ended March 31)					
	Basic & Diluted EPS	0.77	1.71	(0.47)	5.64	10.61

Notes :

- The above audited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on Tuesday, the 28th April, 2026. The Statutory Auditors of the Company have carried out a audit of the results and they have issued an unqualified report.
- The above financial results have been prepared in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended and the Indian Accounting Standards ("IND AS") notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act 2013 ('the Act') read with relevant rules thereunder and the other accounting principles generally accepted in India. Any application guidance / clarification / directions issued by the Reserve bank of India or other regulators are implemented as and when they are issued / applicable. The disclosures as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended on September 7, 2021 for the Financial year ended March 31, 2026 are enclosed as Annexure 1.
- Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, information as required for year ended March 31, 2026 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 2.
- All the secured (listed/unlisted) non-convertible debentures of the Company are fully secured by exclusive charge of hypothecation by book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein. The security cover certificate as per regulation 54(3) of Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated 31 March 2023, has been separately filed with Stock Exchanges.
- During the quarter ending March 31, 2026 the Company has issued secured, rated, listed, redeemable, transferable Non-Convertible Debentures of face value Rs. 10000 each ("NCDs") through private placement for an amount of Rs.2500 lakhs ("Base Issue Size") and redeemed secured, rated, listed, redeemable, transferable, Non-Convertible Debentures aggregating to Rs.3750 lakhs
- The Board of Directors at their meeting held on 28th April, 2026 considered and declared the Final Dividend at the rate of 5 % on the equity share capital of the Company (i.e. ₹ 0.50 per equity share of ₹ 10/- each) amounting to ₹ 218.28 Lakhs to be paid for the financial year 2025-26 to those shareholders whose names appear in the Register of Members of the Company as on 28th April, 2026 i.e. the record date.
- These financial results are available on the website of the Company viz. - <https://www.smcfinance.com> and on the website of BSE Limited i.e. www.bseindia.com
- The figures for the quarter ended March 31, 2026, and March 31, 2025 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the respective financial year, which were subjected to limited review.

Recommended to Board for Approval

Place : New Delhi
Date : 28th April, 2026

(Chairman of the Audit Committee)

MONEYWISE FINANCIAL SERVICES PVT. LTD.

CIN : U51909DL1996PTC353582

REGD. OFFICE: 11/6B, 2nd Floor Shanti Chamber, Pusa Road New Delhi, Central Delhi DL 110005 IN

Audited financial results for the quarter and year ended March 31, 2026

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2026 (Audited)	December 31, 2025 (Unaudited)	March 31, 2025 (Audited)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
1	Income					
	(A) Revenue from operations					
	Interest income	3,785.98	3,961.34	4,168.47	16,192.67	16,746.05
	Dividend income	0.02	1.22	0.01	1.24	1.10
	Rental Income	-	-	-	-	55.15
	Fees and commission income	243.02	151.80	134.20	723.08	416.88
	Net Gain on fair value changes	196.46	319.17	(379.55)	1,388.04	4,666.86
	Net gain on derecognition of financial instruments under amortized cost	-	274.58	0.91	274.58	177.76
	Net gain (loss) on modification of finance lease	(12.00)	116.75	-	104.75	-
	Total revenue from operations	4,213.48	4,824.86	3,924.04	18,684.36	22,063.80
	(B) Other income	116.55	12.60	161.08	209.65	198.07
	Total revenue (1A+1B)	4,330.03	4,837.46	4,085.12	18,894.01	22,261.87
2	Expenses					
	(A) Finance costs	1,842.58	1,944.98	2,059.65	7,938.34	8,434.85
	(B) Fees and commission expenses	62.10	71.24	55.01	273.91	218.08
	(C) Impairment on financial instruments	490.35	352.67	587.18	1,451.13	1,676.79
	(D) Employee benefits expenses	1,013.88	1,041.44	1,065.61	4,173.97	4,056.59
	(E) Depreciation and amortisation expenses	73.62	77.29	107.27	314.93	350.18
	(F) Other expenses	404.12	445.97	392.30	1,604.29	1,468.07
	Total expenses (2A+2B+2C+2D+2E+2F)	3,886.65	3,933.59	4,267.02	15,756.57	16,204.56
3	Profit before exceptional items and tax (1-2)	443.38	903.87	(181.90)	3,137.44	6,057.31
4	Exceptional items					
5	Profit before tax (3-4)	443.38	903.87	(181.90)	3,137.44	6,057.31
6	Tax expense / (credit)					
	(A) Current tax	162.97	48.46	170.00	472.66	1,133.67
	(B) Deferred tax / (credit)	(57.27)	107.08	(147.92)	203.49	292.96
	Total tax expenses / (credit)	105.70	155.54	22.08	676.15	1,426.63
7	Profit after tax (5-6)	337.68	748.33	(203.98)	2,461.29	4,630.68
8	Other comprehensive income					
	Items that will not be reclassified subsequently to profit or (loss)					
	Remeasurement of the net defined benefit liability / asset	62.57	5.63	27.98	79.46	22.52
	Tax effect of Items that will not be reclassified subsequently to profit and loss	(15.75)	(1.42)	(7.04)	(20.00)	(5.67)
	Total other comprehensive income for the period	46.82	4.21	20.94	59.46	16.85
9	Total comprehensive income for the period (7+8)	384.50	752.54	(183.04)	2,520.75	4,647.53
10	Paid up equity share capital					
	(Face Value of ₹ 10 each)	4,365.69	4,365.69	4,365.69	4,365.69	4,365.69
11	Reserves				44,464.68	42,773.41
12	Earnings per share (EPS) (in ₹)					
	(not annualised except for the year ended March 31)					
	Basic & Diluted EPS	0.77	1.71	(0.47)	5.64	10.61

Notes:

- The above audited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on Tuesday, the 28th April, 2026. The Statutory Auditors of the Company have carried out a audit of the results and they have issued an unqualified report.
- The above financial results have been prepared in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended and the Indian Accounting Standards ("IND AS") notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act 2013 ('the Act') read with relevant rules thereunder and the other accounting principles generally accepted in India. Any application guidance / clarification / directions issued by the Reserve bank of India or other regulators are implemented as and when they are issued / applicable. The disclosures as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended on September 7, 2021 for the Financial year ended March 31, 2026 are enclosed as Annexure 1.
- Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, information as required for year ended March 31, 2026 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 2.
- All the secured (listed/unlisted) non-convertible debentures of the Company are fully secured by exclusive charge of hypothecation by book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein. The security cover certificate as per regulation 54(3) of Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated 31 March 2023, has been separately filed with Stock Exchanges.
- During the quarter ending March 31, 2026 the Company has issued secured, rated, listed, redeemable, transferable Non-Convertible Debentures of face value Rs. 10000 each ("NCDs") through private placement for an amount of Rs.2500 lakhs ("Base Issue Size") and redeemed secured, rated, listed, redeemable, transferable, Non-Convertible Debentures aggregating to Rs.3750 lakhs
- The Board of Directors at their meeting held on 28th April, 2026 considered and declared the Final Dividend at the rate of 5% on the equity share capital of the Company (i.e. ₹ 0.50 per equity share of ₹ 10/- each) amounting to ₹ 218.28 Lakhs to be paid for the financial year 2025-26 to those shareholders whose names appear in the Register of Members of the Company as on 28th April, 2026 i.e. the record date.
- These financial results are available on the website of the Company viz. - <https://www.smcfinance.com> and on the website of BSE Limited i.e. www.bseindia.com
- The figures for the quarter ended March 31, 2026, and March 31, 2025 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the respective financial year, which were subjected to limited review.



For and on behalf of the Board

Place : New Delhi
Date : 28th April, 2026

Himanshu Gupta
(Director & Chief Executive Officer)
(DIN:03187614)

Subhash C. Aggarwal
(Director)
(DIN:0003267)

Abhishesh Jha
(CFO)

MONEYWISE FINANCIAL SERVICES PVT. LTD.

CIN : US1909DL1996PTC353582

REGD. OFFICE: 11/6B, 2nd Floor Shanti Chamber, Pusa Road New Delhi, Central Delhi DL 110005 IN

Phone No : 011-30111000 | email : nbfccare@smcfinance.com | website : www.smcfinance.com

Extract of audited financial results for the quarter and year ended March 31, 2026

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1	Total Income from Operations	4,213.48	4,824.86	3,924.04	18,684.36	22,063.80
2	Net Profit for the period (before Tax and Exceptional Items)	443.38	903.87	(181.90)	3,137.44	6,057.31
3	Net Profit for the period before Tax (after Exceptional Items)	443.38	903.87	(181.90)	3,137.44	6,057.31
4	Net Profit for the period after Tax (after Exceptional Items)	337.68	748.33	(203.98)	2,461.29	4,630.68
5	Total Comprehensive Income for the period (Comprising Profit (after tax) and Other Comprehensive Income (after tax))	384.50	752.54	(183.04)	2,520.75	4,647.53
6	Paid Up Equity Share Capital (Face Value of ₹ 10 each)	4,365.69	4,365.69	4,365.69	4,365.69	4,365.69
7	Reserves	-	-	-	44,464.68	42,773.41
8	Net worth	48,714.48	48,721.94	46,851.14	48,714.48	46,851.14
9	Paid up Debt Capital / Outstanding Debt	74,279.34	76,382.03	81,126.06	74,279.34	81,126.06
10	Outstanding Redeemable Preference Shares	-	-	-	-	-
11	Debt Equity Ratio	1.52	1.57	1.72	1.52	1.72
12	Earnings per share (EPS) (In ₹) (not annualised except for the year ended March 31)					
	Basic & Diluted EPS	0.77	1.71	(0.47)	5.64	10.61
13	Capital Redemption Reserve	-	-	-	-	-
14	Debenture Redemption Reserve	-	-	-	-	-


Notes :

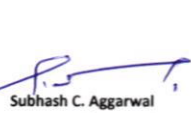
- The above audited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on Tuesday, the 28th April, 2026. The Statutory Auditors of the Company have carried out a audit of the results and they have issued an unqualified report.
- The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.
- The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the Investor Corner Section of our website www.smcfinance.com.
- For the other line items referred in Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the BSE Limited and can be accessed on Investor Corner Section of our website www.smcfinance.com.
- All the secured (listed/unlisted) non-convertible debentures of the Company are fully secured by exclusive charge of hypothecation by book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter, the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein.
- During the quarter ending March 31, 2026 the Company has issued secured, rated, listed, redeemable, transferable Non-Convertible Debentures of face value Rs. 10000 each ("NCDs") through private placement for an amount of Rs.2500 lakhs ("Base Issue Size") and redeemed secured, rated, listed, redeemable, transferable, Non-Convertible Debentures aggregating to Rs.3750 lakhs
- The Board of Directors at their meeting held on 28th April, 2026 considered and declared the Final Dividend at the rate of 5% on the equity share capital of the Company (i.e. ₹ 0.50 per equity share of ₹ 10/- each) amounting to ₹ 218.28 Lakhs to be paid for the financial year 2025-26 to those shareholders whose names appear in the Register of Members of the Company as on 28th April, 2026 i.e. the record date.




For and on behalf of the Board

Place : New Delhi
Date : 28th April, 2026


Himanshu Gupta
 (Director & Chief Executive Officer)
 (DIN:03187614)


Subhash C. Aggarwal
 (Director)
 (DIN:00003267)


Abhishesh Jha
 (CFO)

Annexure 1 :

Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), as amended, Information as required for year ended March 31, 2026 in respect of Non-convertible Debentures of the Company is as mentioned below :

Key Financials Ratios

	As at March 31, 2026
Debt Equity Ratio ¹	1.52
Debt Service Coverage Ratio ³	Not Applicable
Interest Service Coverage Ratio ³	Not Applicable
Total Debts to Total Assets	0.59
Net Worth (₹.in Lakhs) ²	48,714.48
Net Profit after tax (₹.in Lakhs)	2,461.29
Earnings per share (Basic & Diluted)	5.64
Outstanding redeemable Preference Shares	Not Applicable
Capital Redemption Reserve (₹.in Lakhs)	Nil
Debenture Redemption Reserve (Rs. in Lakhs)	-
Current Ratio ³	Not Applicable
Long Term Debt to Working Capital Ratio ³	Not Applicable
Bad Debts to Accounts Receivables Ratio ³	Not Applicable
Current Liability Ratio ³	Not Applicable
Debtors Turnover Ratio ³	Not Applicable
Inventory Turnover Ratio ³	Not Applicable
Operating Margin (%) ³	Not Applicable
Net Profit Margin (%) ⁴	13.17%
Sector Specific Ratio	
(a) GNPA %	3.04%
(b) NNPA %	1.99%
(c) Capital to risk-weighted assets ratio(calculated as per RBI guidelines)	43.20%

Particulars	(₹ in Lakhs except otherwise stated)
Tier-I	48,158.50
Tier-II	573.58
Total Capital Fund	48,732.08
RWA	1,12,815.69
(a) Tier I capital	42.69%
(b) Tier II capital	0.51%
(c) Total	43.20%

¹ Debt Equity Ratio = (Borrowing + Debt Securities)/ (Equity share capital + Other equity)

² Net worth = Equity + Other Equity (excluding other comprehensive income) - Deferred Tax Asset - Intangible Asset

³ The company is registered under Reserve Bank of India Act, 1934 as Non Banking Financial Company, hence these ratios are generally not applicable.

⁴ Net Profit Margin (%) = Profit after tax / Total Revenue from operation

[Handwritten signature]

