

Dated: 23-01-2026

To,

The General Manager
BSE Limited Department of Corporate Services,
Listing Department, P J. Towers,
Dalal Street, Fort, Mumbai – 400001

Security Code: **974326 & 976343**
ISIN: **INE956L07076 & INE956L07084**

Sub.:- *Outcome of the Board Meeting under Regulation 51(2) read with Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015*

Pursuant to the provisions of Regulation 51 (2) read with Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, it is hereby informed that the meeting of the Board of Directors of the Company held today on 23rd January, 2026 at 16:45 P.M. and concluded at 18:30 P.M. and following deliberations took place thereat:

1. Approval of the unaudited financial results of the company for the quarter ended 31st December, 2025
2. Declaration of the Second Interim Dividend at rate of 7% on the equity share capital of the Company (i.e. Rs. 0.70/- per equity share of ₹ 10/- each) amounting to ₹ 3,05,59,844 /- (Rupees Three Crore Five Lakh Fifty-Nine Thousand Eight Hundred Forty-Four Only) be paid for the Financial Year 2025-26 to those shareholders whose names appear in the Register of Members of the Company as on 23rd January, 2026 i.e. the record date
3. Approved raising of funds by way of issuance of debentures of the Company in accordance with applicable laws and regulations;

The Un-Audited Financial Results for the quarter ended on 31st December, 2025 as approved at the meeting and other necessary annexures together with the limited review report of the Statutory Auditors and the Asset Cover / Security Cover Certificate from the Statutory Auditor are attached herewith.

This will also be hosted on the Company's website at www.smcfinance.com

This is for your information and record.

Thanking you,

For Moneywise Financial Services Private Limited

**Manoj Kumar
(Company Secretary)
M. No. F7134**



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049
Phone : 011-41649623, 41649624, 41649626

Independent Auditor's Review Report on Quarterly and Year to date Unaudited Financial Results of the Company pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

**Review Report to
The Board of Directors
Moneywise Financial Services Private Limited**

- 1) We have reviewed the accompanying statement of unaudited financial results of **Moneywise Financial Services Private Limited** for the quarter ended 31st December, 2025 and year to date from April 01,2025 to December 31,2025 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the listing regulations").
- 2) This statement, is the responsibility of the Company's Management and has been approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the companies Act, 2013, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to NBFCs ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
- 3) 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons 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 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.



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

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- 4) Based on our review conducted as 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 Ind AS 34, prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, to the extent applicable or that it contains any material misstatement.

For **R Gopal & Associates**

Chartered Accountants

Firm Registration No.:000846C

Vikash Aggarwal

Partner

Membership No. 519574

UDIN: 26519574QMOPHY2996

Place: New Delhi

Date: 23rd January 2026



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049
Phone : 011-41649623, 41649624, 41649626

Date: 23.01.2026

To,
The Board of Directors
Moneywise Financials Services Pvt. Ltd.
11/6B, 2nd Floor, Shanti Chamber,
Pusa Road,
New Delhi - 110005

Ref:

(1) Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular bearing reference no.SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022

(2) MoneyWise Financial Services Private Limited,
ISIN: INE956L07076
ISIN: INE956L07084

Sub.: Security Cover Certificate as on December 31, 2025

Dear Sir/ Madam,

Pursuant to Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular bearing reference no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022, please find enclosed herewith **Security Cover Certificate as on December 31, 2025**, with respect to the Non-convertible Debenture issued by **Moneywise Financials Services Pvt. Ltd.** on private placement basis and listed on BSE Limited ("NCDs").

You are requested to kindly take the same on record.

Thanking you.

CA Vikash Aggarwal
Partner
M. No. 519574
Place: New Delhi
Date : 23.01.2026
UDIN : 26519574FQUHBP9978



Appendix-B

To,
IDBI Trusteeship Services Limited & Catalyst Trusteeship Limited
Mumbai

Based on examination of books of accounts and other relevant records/documents of M/s Moneywise Financial Services Private Ltd, having its registered Office at 11/6B, 2nd Floor, Shanti Chamber, Pusa Road, New delhi. 110005 ("the Company"), we hereby certify that:

a) Security Cover for listed debt securities:

- (i) The financial information as on 31-12-2025 has been extracted from the books of accounts for the quarter ended 31-12-2025 and other relevant records of the listed entity;
- (ii) The security provided by the listed entity provide coverage of 1.00 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed

(Rs. In Cr.)

Column A	Column B	Column C [i]	Column D[ii]	Column E[iii]	Column F[iv]	Column G[v]	Column H[vi]	Column H 1	Column I[vii]	Column J	Column K	Column L	Column M	Column N	Column O			
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Debt not backed by any assets offered as security(Claue 1.9 of SEBI DT master Circular dated August 13, 2025.	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Carrying value/book value for pari passu charge assets where market value is not (For Eg. Bank Balance, DSRA market value is applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not (For Eg. Bank Balance, DSRA market value is applicable)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis									
		Book Value	Book Value	No	Book Value	Book Value					Relating to Column F							
ASSETS																		
Property, Plant and Equipment(Including Asset Held for sale & Investment Property)	Nil	Nil	0.07	Nil	Nil	Nil	14.64			14.71	Nil	Nil	Nil	Nil	Nil	Nil		
Capital Work-in-Progress	Nil	Nil	Nil	Nil	Nil	Nil	0.00			0.00	Nil	Nil	Nil	Nil	Nil	Nil		
Right of Use Assets	Nil	Nil	Nil	Nil	Nil	Nil	5.11			5.11	Nil	Nil	Nil	Nil	Nil	Nil		
Goodwill	Nil	Nil	Nil	Nil	Nil	Nil	Nil			0.00	Nil	Nil	Nil	Nil	Nil	Nil		
Intangible Assets	Nil	Nil	Nil	Nil	Nil	Nil	0.14			0.14	Nil	Nil	Nil	Nil	Nil	Nil		
Intangible Assets under Development	Nil	Nil	Nil	Nil	Nil	Nil	0.00			0.00	Nil	Nil	Nil	Nil	Nil	Nil		
Investments	Nil	Nil	2.69	Nil	Nil	Nil	79.94			82.63	Nil	Nil	Nil	Nil	Nil	Nil		
Loans(Net Off Provisions)	Loans	50.74	775.20	Nil	Nil	Nil	202.41			1028.35	Nil			50.74	Nil	Nil		
Inventories	Nil	Nil	Nil	Nil	Nil	Nil	-			0.00	Nil	Nil	Nil	Nil	Nil	Nil		
Trade Receivables	Nil	Nil	Nil	Nil	Nil	Nil	16.81			16.81	Nil	Nil	Nil	Nil	Nil	Nil		
Cash and Cash Equivalents	Nil	Nil	Nil	Nil	Nil	Nil	107.63			107.63	Nil	Nil	Nil	Nil	Nil	Nil		
Bank Balances other than Cash and Cash Equivalents	Nil	Nil	26.27	Nil	Nil	Nil	0.88			27.15	Nil	Nil	Nil	Nil	Nil	Nil		
Others	Nil	Nil	Nil	Nil	Nil	Nil	18.29			18.29	Nil	Nil	Nil	Nil	Nil	Nil		
Total	-	50.74	804.24	0.00	0.00	0.00	445.84			1300.82	-			50.74	Nil	Nil		
LIABILITIES																		
Debt securities to which this certificate pertains	Listed NCD		Nil	Nil	Nil	Nil	-		Nil	50.64	Nil			Nil	Nil	Nil		
Other debt sharing pari-passu charge with above debt	-	NA	Nil	Nil	Nil	Nil	Nil		Nil	0.00	Nil	Nil	Nil	Nil	Nil	Nil		
Other debt	Nil	Nil	Nil	Nil	Nil	Nil	Nil		Nil	0.00	Nil	Nil	Nil	Nil	Nil	Nil		
Subordinated debt	Nil	Nil	Nil	Nil	Nil	Nil	Nil		Nil	0.00	Nil	Nil	Nil	Nil	Nil	Nil		
Borrowings	Nil	Nil	Nil	Nil	Nil	Nil	Nil		Nil	0.00	Nil	Nil	Nil	Nil	Nil	Nil		
-Bank	Nil	Nil	632.54	Nil	Nil	Nil	Nil		Nil	632.54	Nil	Nil	Nil	Nil	Nil	Nil		
-Debt Securities	Nil	Nil	0.00	Nil	Nil	Nil	Nil		Nil	0.00	Nil	Nil	Nil	Nil	Nil	Nil		
-Others	Nil	Nil	78.75	Nil	Nil	Nil	1.90		Nil	80.65	Nil	Nil	Nil	Nil	Nil	Nil		
Trade payables	Nil	Nil	Nil	Nil	Nil	Nil	15.33		Nil	15.33	Nil	Nil	Nil	Nil	Nil	Nil		
Lease Liabilities	Nil	Nil	Nil	Nil	Nil	Nil	6.18		Nil	6.18	Nil	Nil	Nil	Nil	Nil	Nil		

Provisions	Nil	Nil	Nil	Nil	Nil	Nil	3.77		Nil	3.77	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil	Nil	24.20		Nil	24.20	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	-	50.64	711.28	0.00	0.00	0.00	51.39		0.00	813.31	-	-	-	-	-	-	-	-
Cover on Book Value											Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cover on Market Value	Nil	Nil	Nil	Nil	Nil	Nil	Nil		Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
		Exclusive Security Cover Ratio	1.00	Pari-Passu Security Cover Ratio	Nil	Nil	Nil		Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Note for column K:
Market Value of loans cannot be ascertained, hence carrying value has been considered.

ISIN wise Details : in RS

S.No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding Amount As on 31-12-2025*	Cover	Security
						Required	Required
1	INE956L07076	Listed NCD	Book Debt Receivables	Rs 25,00,00,000	255,660,959.07	1	255,660,959.07
2	INE956L07084	Listed NCD	Book Debt Receivables	Rs 25,00,00,000	250,696,113.90	1	250,696,113.90

*Net of Processing fees amortization

For R Gopal & Associates
Chartered Accountants
(FRN.: 000846C)

(CA Vikash Aggarwal)
Partner
M No. 519574
Place: New Delhi
Date: 23.01.2026
UDIN:26519574FQUHBP9978



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049

Phone : 011-41649623, 41649624, 41649626

Statement of Compliance with all covenants as at December 31, 2025 pursuant to sub regulation 56 (1) (d) of SEBI (Listing Obligation and disclosure requirements) Regulation, 2015 and Chapter VI clause 2.1 of SEBI DT master circular dated May 16, 2024

Name of Listed Security	Date of Allotments	ISIN	Status of Covenants as on December 31, 2025	
MFSPL-9.50%-5-2-26	21st October 2022	INE956 L07076	Default interest	Interest @9.50% shall be paid on Semi-Annual basis and coupon payment date is 5 th April and 5 th October every year. However, If a Coupon Payment Date falls on a holiday or a Sunday or a day which is not a Business Day, the payment shall be made on the following Business Day.
			Payments	Principal payment will be a bullet payment which will be due on maturity date of NCD i.e. 05.02.2026.
MFSPL-10.65%-12-1-27	17th January 2025	INE956 L07084	Default interest	Interest @10.65% p.a. shall be paid on Monthly basis and coupon payment date is 12 th of every month. However, if any Due Date on which any interest or additional interest is payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the immediately succeeding Business Day.
			Payments	Principal payments are to be paid in two annual equal payments which will be due on 12 th January, 2026 and 12 th January, 2027. Face Value per NCD to be redeemed: Rs. 5,000 per NCD to be redeemed on 12th January, 2026 and Post Redemption Face Value per NCD: Rs. 5,000 per NCD to be redeemed on 12th January, 2027.

Notes:

1. With respect to the financial covenants specified in the Debenture Trust Deed & KID, we hereby confirm that the Company has maintained the required security cover as per the terms of the offer document(s) on outstanding principal amount of the NCDs and interest due and payable thereon as at December 31, 2025. Further, during the period, interest due and payable has been paid on due date.
2. With respect to the covenants other than those mentioned above, the Company has complied with all the other covenants including financial, non-financial affirmative, informative and negative covenants, as prescribed in the Debenture Trust Deed & KID as at December 31, 2025.

For R Gopal & Associates
Chartered Accountants
(FRN.: 000846C)

(CA Vikash Aggarwal)
Partner
Membership No. 519574
Date: 23.01.2026
Place: New Delhi
UDIN No.: 26519574WEOCKW6668

MONEYWISE FINANCIAL SERVICES PVT. LTD.

CIN : U51909DL1996PTC353582

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

Unaudited financial results for the quarter and nine months ended December 31, 2025

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2025 (Unaudited)	September 30, 2025 (Unaudited)	December 31, 2024 (Unaudited)	December 31, 2025 (Unaudited)	December 31, 2024 (Unaudited)	March 31, 2025 (Audited)
1	Income						
	(A) Revenue from operations						
	Interest income	3,961.34	4,059.01	4,285.98	12,406.69	12,577.58	16,746.05
	Dividend income	1.22	-	0.08	1.22	1.09	1.10
	Rental Income	-	-	5.76	-	55.15	55.15
	Fees and commission income	151.80	110.45	120.15	480.06	282.68	416.88
	Net Gain on fair value changes	319.17	402.58	2,714.78	1,191.58	5,046.41	4,666.86
	Net gain on derecognition of financial instruments under amortized cost	274.58	-	(34.76)	274.58	176.85	177.76
	Net gain on modification of finance lease	116.75	-	-	116.75	-	-
	Total revenue from operations	4,824.86	4,572.04	7,091.99	14,470.88	18,139.76	22,063.80
	(B) Other income	12.60	72.82	24.60	93.10	36.99	198.07
	Total revenue (1A+1B)	4,837.46	4,644.86	7,116.59	14,563.98	18,176.75	22,261.87
2	Expenses						
	(A) Finance costs	1,944.98	2,053.62	2,075.49	6,095.76	6,375.20	8,434.85
	(B) Fees and commission expenses	71.24	41.03	49.01	211.81	163.07	218.08
	(C) Impairment on financial instruments	352.67	266.53	429.25	960.78	1,089.61	1,676.79
	(D) Employee benefits expenses	1,041.44	1,040.03	1,022.01	3,160.09	2,990.98	4,056.59
	(E) Depreciation and amortisation expenses	77.29	81.97	86.51	241.31	242.91	350.18
	(F) Other expenses	445.97	374.99	478.86	1,200.17	1,075.77	1,468.07
	Total expenses (2A+2B+2C+2D+2E+2F)	3,933.59	3,858.17	4,141.13	11,869.92	11,937.54	16,204.56
3	Profit before exceptional items and tax (1-2)	903.87	786.69	2,975.46	2,694.06	6,239.21	6,057.31
4	Exceptional items	-	-	-	-	-	-
5	Profit before tax (3-4)	903.87	786.69	2,975.46	2,694.06	6,239.21	6,057.31
6	Tax expense / (credit)						
	(A) Current tax	48.46	90.24	305.68	309.69	963.67	1,133.67
	(B) Deferred tax / (credit)	107.08	85.75	352.82	260.76	440.88	292.96
	Total tax expenses / (credit)	155.54	175.99	658.50	570.45	1,404.55	1,426.63
7	Profit after tax (5-6)	748.33	610.70	2,316.96	2,123.61	4,834.66	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	5.63	5.63	(1.82)	16.89	(5.46)	22.52
	Tax effect of Items that will not be reclassified subsequently to profit and loss	(1.42)	(1.41)	0.45	(4.25)	1.37	(5.67)
	Total other comprehensive income for the period	4.21	4.22	(1.37)	12.64	(4.09)	16.85
9	Total comprehensive income for the period (7+8)	752.54	614.92	2,315.59	2,136.25	4,830.57	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	4,365.69
11	Reserves						42,773.41
12	Earnings per share (EPS) (in ₹)						
	(not annualised except for the year ended March 31)						
	Basic & Diluted EPS	1.71	1.40	5.31	4.86	11.07	10.61

Notes :

- The above unaudited results have been reviewed and approved by the Board of Directors at its meeting held on Friday, the 23rd day of January, 2026. The Statutory Auditors of the Company have carried out a Limited Review of the results and 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 nine months ended December 31, 2025 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 nine months ended December 31, 2025 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- 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.
- On November 21, 2025, the Government of India notified the four Labour Codes – the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 – consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs to enable assessment of the financial impact arising from changes in regulations. The Company is in the process of assessing the potential impact of the aforesaid Labour Codes, pending notification of rules, on its employee benefit obligations and related costs on the basis of management evaluation and the best information currently available, consistent with the guidance provided by the Institute of Chartered Accountants of India. However, the Company does not foresee any material impact on the Financial statements. The Company continues to monitor the finalization of Central / State Rules and any clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting effects on the basis of such developments as needed.
- The Board of Directors at their meeting held on 23rd January, 2026 considered and declared the Interim Dividend at the rate of 7% on the equity share capital of the Company (i.e. ₹ 0.70 per equity share of ₹ 10/- each) amounting to ₹ 305.60 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 23rd January, 2026 i.e. the record date.

Place : New Delhi
Date : 23rd January, 2026



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

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

Abhishesh Jha
(CFO)

For and on behalf of the Board

Annexure 1 :

Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), as amended, Information as required for nine months ended December 31, 2025 in respect of Non-convertible Debentures of the Company is as mentioned below :

Key Financials Ratios

	As at December 31, 2025
Debt Equity Ratio ¹	1.57
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	48,721.94
Net Profit after tax (₹.in Lakhs)	2,123.61
Earnings per share (Basic & Diluted)	4.86
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	14.68%
Sector Specific Ratio	
(a) GNPA %	2.92%
(b) NNPA %	1.99%
(c) Capital to risk-weighted assets ratio(calculated as per RBI guidelines)	44.99%

Particulars	(₹ in Lakhs except otherwise stated)
Tier-I	48,521.34
Tier-II	585.22
Total Capital Fund	49,106.56
RWA	1,09,157.00
(a) Tier I capital	44.45%
(b) Tier II capital	0.54%
(c) Total	44.99%

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 in blue ink]