Moneywise Financial Services Private Limited
Statement of Assets and Liabilities

(₹ in Lakhs)

Particulars	As at September 30,2026 (Audited)	As at March 31,2026 (Audited)
Assets		
Financial assets		
Cash and cash equivalents	13,049.02	3,621.58
Other bank balance	8,187.58	3,653.98
Receivables	-	
Trade receivables	94.68	16.63
Other receivable	1,509.78	1,699.04
Loans	98,343.82	1,05,579.92
Investments	9,097.00	8,688.41
Other financial assets	530.74	475.10
Non-financial assets		
Current tax assets (net)	582.45	253.49
Deferred tax Assets (net)	-	5.41
Investment property	600.31	713.57
Property, plant and equipment	167.48	137.83
Asset held for sale	1,375.01	576.13
Right of use asset	622.24	516.10
Other intangible assets	9.65	12.07
Other non-financial assets	618.80	781.42
Total assets	**1,34,788.56**	**1,26,730.68**
Liabilities and equity		
Liabilities		
Financial liabilities		
Trade payables		
- to micro and small enterprises	0.03	0.40
- to other than micro and small enterprises	700.69	675.94
Debt Securities	3,751.53	3,744.54
Borrowings	75,424.25	70,534.80
Lease liabilities	724.55	625.18
Other financial liabilities	2,338.23	1,972.79
	-	
Non-financial liabilities	-	
Current tax liabilities (net)	254.79	-
Deferred tax liabilities (net)	256.33	
Provisions	258.88	273.12
Other non-financial liabilities	108.04	73.54
Equity	-	
Equity share capital	4,365.69	4,365.69
Other equity	46,605.55	44,464.68
Total liabilities and equity	**1,34,788.56**	**1,26,730.68**

For and on behalf of the Board

Place : New Delhi
Date : 17th October, 2026

Himanshu Gupta	Subhash C. Aggarwal	Abhishesh Jha
(Director & Chief Executive Officer)	(Director)	(CFO)
(DIN:03187614)	(DIN:00003267)	

Moneywise Financial Services (P) Ltd. ★ New Delhi

MONEYWISE FINANCIAL SERVICES PVT. LTD.
CIN : U64920DL1996PTC353582
REGD. OFFICE: 11/6B, 2nd Floor Shanti Chamber, Pusa Road New Delhi,Central Delhi DL 110005 IN
Unaudited financial results for the quarter and half year ended September 30, 2026

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
1	**Income**						
	(A) Revenue from operations						
	Interest income	4,009.93	3,972.51	4,104.71	7,982.44	8,530.82	16,544.05
	Dividend income	-	-	-	-	-	1.24
	Rental Income	-	-	-	-	-	-
	Fees and commission income	227.55	160.32	110.45	387.87	328.26	723.08
	Net Gain on fair value changes	1,934.62	415.27	356.88	2,349.89	786.94	1,036.66
	Net gain on derecognition of financial instruments under amortized cost	-	85.33	-	85.33	-	274.58
	Net gain on modification of finance lease	-	-	-	-	-	104.75
	Total revenue from operations	**6,172.10**	**4,633.43**	**4,572.04**	**10,805.53**	**9,646.02**	**18,684.36**
	(B) Other income	30.16	12.83	72.82	42.99	80.50	209.65
	Total revenue (1A+1B)	**6,202.26**	**4,646.26**	**4,644.86**	**10,848.52**	**9,726.52**	**18,894.01**
2	**Expenses**						
	(A) Finance costs	1,992.21	1,837.39	2,053.62	3,829.60	4,150.78	7,938.34
	(B) Fees and commission expenses	117.95	124.29	41.03	242.24	140.57	273.91
	(C) Impairment on financial instruments	433.13	146.27	266.53	579.40	608.11	1,451.13
	(D) Employee benefits expenses	1,183.14	1,095.48	1,040.03	2,278.62	2,118.65	4,173.97
	(E) Depreciation and amortisation expenses	65.54	57.91	81.97	123.45	164.02	314.93
	(F) Other expenses	388.33	366.86	374.99	755.19	754.20	1,604.29
	Total expenses (2A+2B+2C+2D+2E+2F)	**4,180.30**	**3,628.20**	**3,858.18**	**7,808.50**	**7,936.33**	**15,756.57**
3	**Profit before exceptional items and tax (1-2)**	**2,021.96**	**1,018.06**	**786.68**	**3,040.02**	**1,790.19**	**3,137.44**
4	Exceptional Items	-	-	-			-
5	**Profit before tax (3-4)**	**2,021.96**	**1,018.06**	**786.68**	**3,040.02**	**1,790.19**	**3,137.44**
6	Tax expense / (credit)						
	(A) Current tax	305.70	153.16	90.24	458.86	261.23	472.66
	(B) Deferred tax / (credit)	163.10	88.64	85.75	251.74	153.68	203.49
	Total tax expenses / (credit)	**468.80**	**241.80**	**176.00**	**710.60**	**414.91**	**676.15**
7	**Profit after tax (5-6)**	**1,553.16**	**776.26**	**610.69**	**2,329.42**	**1,375.28**	**2,461.29**
8	**Other comprehensive income**						
	Items that will not be reclassified subsequently to profit or (loss)						
	Remeasurement of the net defined benefit liability / asset	19.87	19.86	5.63	39.73	11.26	79.46
	Tax effect of Items that will not be reclassified subsequently to profit and loss	(5.00)	(5.00)	(1.41)	(10.00)	(2.83)	(20.00)
	Total other comprehensive income for the period	**14.87**	**14.86**	**4.22**	**29.73**	**8.43**	**59.46**
9	**Total comprehensive income for the period (7+8)**	**1,568.03**	**791.12**	**614.90**	**2,359.15**	**1,383.71**	**2,520.75**
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						44,464.68
12	**Earnings per share (EPS) (in ₹)** (not annualised except for the year ended March 31)						
	Basic & Diluted EPS	3.56	1.78	1.40	5.34	3.15	5.64

Notes :

1 The above unaudited results have been reviewed and approved by the Board of Directors at its meeting held on Saturday, the 17th day of October, 2026. The Statutory Auditors of the Company have carried out a Limited Review of the results and issued an unqualified report.

2 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 quarter ended September 30, 2026 are enclosed as Annexure 1.

3 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 quarter ended September 30, 2026 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.

4 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.

5 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

6 Interest income from bonds has been reclassified from "Net Gain on Fair Value" to "Interest Income" to provide a more appropriate and relevant presentation of the Company's financial performance.
The change in accounting policy has been applied retrospectively, and accordingly, the comparative figures for the respective periods have been reclassified to conform to the revised presentation. The revised presentation has been adopted with effect from April 1, 2026.
This reclassification has no impact on total income, profit before tax, profit after tax, Other Comprehensive Income (OCI), earnings per share (EPS), or other equity.
The details of the reclassification are provided below:

Particulars	Quarter Ended			Half Year Ended		Year Ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
Increase in Interest Income	59.32	145.82	45.70	205.13	85.47	351.38
Decrease in Net gain on fair value changes	(59.32)	(145.82)	(45.70)	(205.13)	(85.47)	(351.38)

7 The previous quarter/period figures have been regrouped/reclassified wherever necessary to conform to the current quarter presentation.

Moneywise Financial Services (P) Ltd. New Delhi

For and on behalf of the Board

Place : New Delhi
Date : 17th October, 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 half year ended	
		September 30 2026 (Unaudited)	September 30 2025 (Unaudited)
Cash flow from operating activities:			
Profit after tax		2,329.42	1,375.28
Adjustments to reconcile net profit to net cash provided by operating activities:			
Tax expense		710.60	414.91
Depreciation and amortization		123.45	164.02
Finance costs		3,829.60	4,150.78
(Gain)/Loss on modification/termination of lease		(11.45)	(4.54)
Interest income other than from financing business		(1.74)	(2.73)
Allowance for impairment of loans		579.40	608.11
Fair value of investment		(858.02)	76.25
Net gain on derecognition of financial instruments under amortized cost		(85.33)	-
Net loss/(profit) on derecognition of property, plant and equipment		9.78	(0.19)
Operating profit before working capital changes		**6,625.71**	**6,781.88**
Changes in assets and liabilities			
Other bank balances		(4,533.61)	2,017.09
Trade receivables		(78.05)	(0.07)
Other receivables		189.26	(934.22)
Loans		5,943.14	15,427.61
Investments		449.43	(6,388.29)
Other financial assets		(56.38)	113.98
Other non-financial assets		162.62	19.70
Trade payables		24.38	(2,271.86)
Other financial liabilities		365.45	(14.41)
Other non-financial liabilities		34.50	(111.03)
Provisions		25.48	61.27
Cash generated from / (used in) operations		**9,151.93**	**14,701.64**
Income taxes paid (net of refund)		(533.03)	(557.94)
Net cash generated from / (used in) operating activities	**(A)**	**8,618.90**	**14,143.70**
Cash flow from investing activities:			
Expenditure on property, plant and equipment		(80.70)	(44.71)
Sale proceeds on investment property		80.00	-
Sale proceeds on property, plant and equipment		23.19	0.48
Net cash generating from / (used in) investing activities	**(B)**	**22.49**	**(44.23)**
Cash flow from financing activities:			
Payment of interest		(3,675.66)	(4,024.44)
Payment of dividend		(218.28)	-
Repayment of lease liabilities		(95.50)	(109.42)
Addition to term loan		22,500.00	12,000.00
Repayment of term loan		(17,761.68)	(15,872.39)
Proceeds / (repayment) of loan repayable on demand (net)		1,235.19	(1,559.20)
Net cash generating from / (used in) financing activities	**(C)**	**1,984.07**	**(9,565.45)**
Net increase / (decrease) in cash and cash equivalents	**(A+B+C)**	**10,625.46**	**4,534.02**
Cash and cash equivalents at the beginning of the year		2,423.56	5,085.15
Cash and cash equivalents at the end of the year		**13,049.02**	**9,619.17**

Note :

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 Officer)
(DIN:03187614)

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

Abhishesh Jha
(CFO)

Place : New Delhi
Date : 17th October, 2026

Moneywise Financial Services (P) Ltd. ★ New Delhi

Annexure 1 :

Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), as amended, Information as required for quarter ended June 30, 2026 in respect of Non-convertible Debentures of the Company is as mentioned below :

Key Financials Ratios

	As at September 30, 2026
Debt Equity Ratio[1]	1.55
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]	51,089.78
Net Profit after tax (₹.in Lakhs)	1,553.16
Earnings per share (Basic & Diluted)	3.56
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]	25.16%
Sector Specific Ratio	
(a) GNPA %	3.02%
(b) NNPA %	1.96%
(c) Capital to risk-weighted assets ratio(calculated as per RBI guidelines)	46.11%

Particulars	(₹ in Lakhs except otherwise stated)
Tier-I	49,923.90
Tier-II	416.41
Total Capital Fund	50,340.31
RWA	1,09,163.56
(a) Tier I capital	45.73%
(b) Tier II capital	0.38%
(c) Total	46.11%

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

[2] Net worth = Equity + Other Equity (excluding other comprehensive income) - Defered 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

Moneywise Financial Services (P) Ltd. New Delhi

MONEYWISE FINANCIAL SERVICES PVT. LTD.

CIN : U64920DL1996PTC353582

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 unaudited financial results for the quarter and half year ended September 30, 2026

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
1	Total Income from Operations	6,172.10	4,633.43	4,572.04	10,805.53	9,646.02	18,684.36
2	Net Profit for the period (before Tax and Exceptional Items)	2,021.96	1,018.06	786.69	3,040.02	1,790.19	3,137.44
3	Net Profit for the period before Tax (after Exceptional Items)	2,021.96	1,018.06	786.69	3,040.02	1,790.19	3,137.44
4	Net Profit for the period after Tax (after Exceptional Items)	1,553.16	776.26	610.70	2,329.42	1,375.28	2,461.29
5	Total Comprehensive Income for the period (Comprising Profit (after tax) and Other Comprehensive Income (after tax))	1,568.03	791.12	614.92	2,359.15	1,383.71	2,520.75
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	4,365.69
7	Reserves				-	-	44,464.68
8	Net worth	51,089.78	49,367.32	48,386.97	51,089.78	48,386.97	48,714.48
9	Paid up Debt Capital / Outstanding Debt	79,175.78	75,046.16	75,786.67	79,175.78	75,786.67	74,279.34
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Debt Equity Ratio	1.55	1.52	1.56	1.55	1.56	1.52
12	**Earnings per share (EPS) (in ₹)** (not annualised except for the year ended March 31) Basic & Diluted EPS	3.56	1.78	1.40	5.34	3.15	5.64
13	Capital Redemption Reserve	-	-	-	-	-	-
14	Debenture Redemption Reserve	-	-	-	-	-	-

Notes :

1 The above unaudited results have been reviewed and approved by the Board of Directors at its meeting held on Saturday, the 17th day of October, 2026. The Statutory Auditors of the Company have carried out a Limited Review of the results and issued an unqualified report.

2 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.

3 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.

4 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.

5 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.

6 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

Moneywise Financial Services (P) Ltd. New Delhi

For and on behalf of the Board

Place : New Delhi
Date : 17th October, 2026

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

Subhash C. Aggarwal
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