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 ended June 30, 2026

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Year Ended
		June 30, 2026 (Unaudited)	March 31, 2026 (Audited)	June 30, 2025 (Unaudited)	March 31, 2026 (Audited)
1	**Income**				
	(A) Revenue from operations				
	Interest income	3,826.69	3,785.98	4,386.34	16,192.67
	Dividend income	-	0.02	-	1.24
	Rental Income	-	-	-	-
	Fees and commission income	160.32	243.02	217.81	723.08
	Net Gain on fair value changes	561.09	196.46	469.83	1,388.04
	Net gain on derecognition of financial instruments under amortized cost	85.33	-	-	274.58
	Net gain on modification of finance lease	-	(12.00)	-	104.75
	Total revenue from operations	**4,633.43**	**4,213.48**	**5,073.98**	**18,684.36**
	(B) Other income	12.83	116.55	7.68	209.65
	Total revenue (1A+1B)	**4,646.26**	**4,330.03**	**5,081.66**	**18,894.01**
2	**Expenses**				
	(A) Finance costs	1,837.39	1,842.58	2,097.16	7,938.34
	(B) Fees and commission expenses	124.29	62.10	99.54	273.91
	(C) Impairment on financial instruments	146.27	490.35	341.58	1,451.13
	(D) Employee benefits expenses	1,095.48	1,013.88	1,078.62	4,173.97
	(E) Depreciation and amortisation expenses	57.91	73.62	82.05	314.93
	(F) Other expenses	366.86	404.12	379.21	1,604.29
	Total expenses (2A+2B+2C+2D+2E+2F)	**3,628.20**	**3,886.65**	**4,078.15**	**15,756.57**
3	**Profit before exceptional items and tax (1-2)**	**1,018.06**	**443.38**	**1,003.51**	**3,137.44**
4	Exceptional items	-	-	-	
5	**Profit before tax (3-4)**	**1,018.06**	**443.38**	**1,003.51**	**3,137.44**
6	Tax expense / (credit)				
	(A) Current tax	153.16	162.97	170.99	472.66
	(B) Deferred tax / (credit)	88.64	(57.27)	67.93	203.49
	Total tax expenses / (credit)	**241.80**	**105.70**	**238.91**	**676.15**
7	**Profit after tax (5-6)**	**776.26**	**337.68**	**764.59**	**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	19.86	62.57	5.63	79.46
	Tax effect of Items that will not be reclassified subsequently to profit and loss	(5.00)	(15.75)	(1.42)	(20.00)
	Total other comprehensive income for the period	**14.86**	**46.82**	**4.21**	**59.46**
9	**Total comprehensive income for the period (7+8)**	**791.12**	**384.50**	**768.81**	**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
11	Reserves				44,464.68
12	**Earnings per share (EPS) (in ₹)**				
	(not annualised except for the year ended March 31)				
	Basic & Diluted EPS	1.78	0.77	1.75	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 18th day of July, 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 June 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 June 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

For and on behalf of the Board

Place : New Delhi
Date : 18th July, 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

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 June 30, 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	0.58
Net Worth (₹.in Lakhs)[2]	49,367.32
Net Profit after tax (₹.in Lakhs)	776.26
Earnings per share (Basic & Diluted)	1.78
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]	16.75%
Sector Specific Ratio	
(a) GNPA %	2.99%
(b) NNPA %	1.99%
(c) Capital to risk-weighted assets ratio(calculated as per RBI guidelines)	47.60%

Particulars	**(₹ in Lakhs except otherwise stated)**
Tier-I	49,185.22
Tier-II	398.37
Total Capital Fund	49,583.59
RWA	1,04,171.13
(a) Tier I capital	47.22%
(b) Tier II capital	0.38%
(c) Total	47.60%

[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