

Date: 14.08.2026

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

Scrip Code: 977892, ISIN: INE015X07034

Scrip Code: 977935, ISIN: INE015X07042

Scrip Code: 977986, ISIN: INE015X07067

Sub.: Outcome of the Board Meeting

Ref: Monedo Financial Services Private Limited ("the Company")

Dear Sir/Madam,

Pursuant to Regulations 51 (2) and 52 read with Part B of Schedule III of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), we wish to inform you that the Board of Directors of the Company has inter-alia at its Meeting held today i.e. August 14, 2026 approved the following:

1. the Unaudited Financial Results of the Company for the quarter ended June 30, 2026 ("Financial Results");
2. Notice of Annual General Meeting of the Company.

Accordingly, please find enclosed Copy of the said Financial Results together with Limited Review Report issued by the Statutory Auditors of the Company.

The disclosures in compliance with Regulation 52(4) of SEBI LODR Regulations are disclosed along with the Financial Results.

Further, pursuant to Regulation 52(7) and 52(7A) of SEBI LODR Regulations and circular issued by SEBI in this regard, a statement indicating the utilization of issue proceeds of Non-Convertible Debentures and statement indicating Nil deviation and variation is also annexed to the Financial Results.

In terms of Regulation 54 of the SEBI LODR Regulations, the Security Cover Certificate in the prescribed format is annexed to the Financial Results.

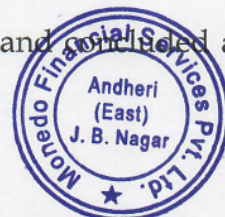
The meeting of Board of Directors commenced at 11:00 a.m. and concluded at 1:00 p.m.

Monedo Financial Services Private Limited

CIN: U65100MH2017PTC294521

Registered office: 7th Floor, Part A, Corporate Centre, Andheri Kurla Road, Andheri (East) Mumbai-400059, Maharashtra

P: 022-68173300 / E: contact@monedo.in / W: www.monedo.in

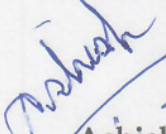


Kindly take the above information on your records.

Thanking You,

Yours Faithfully,

For Monedo Financial Services Private Limited



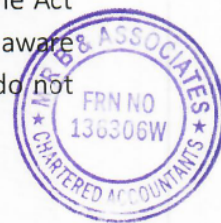
Ashish Kohli
Managing Director
DIN: 08173836

Independent auditor's review report on Unaudited Standalone Quarterly Financial Results of Monedo Financial Services Private Limited for the quarter ended June 30, 2026, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To

The Board of Directors of
Monedo Financial Services Private Limited

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Monedo Financial Services Private Limited (hereinafter referred to as 'the Company') for the quarter ended June 30, 2026 (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India ("the SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 'Interim Financial Reporting' ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 ("the Act") as amended read with relevant rules issued thereunder and the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time, applicable to the Company ("RBI guidelines") and other accounting principles generally accepted in India, and in compliance with the presentation and disclosure requirement under 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 ("ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free from material misstatement. A review of interim financial information consists of making inquiries, primarily of the personnel 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 specified under Section 143(10) of the Act 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.



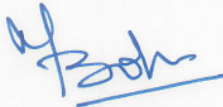
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34, prescribed under Section 133 of the Act, as amended read with relevant rules issued thereunder, the RBI guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms 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 RBI in respect of income recognition, asset classification, provisioning, to the extent applicable to the Company, and other related matters.
5. As described in note 5 to the Statement, the figures for the quarter ended March 31, 2026 as reported in these financial results are the balancing figures between the audited figures in respect of the previous full financial year and the unaudited year to date figures up to the third quarter of the previous financial year.

Our conclusion on the Statement is not modified in respect of this matter.

For M R B & Associates

Chartered Accountants

ICAI Firm Registration Number: 136306W



Manish R Bohra

Partner

Membership No.: 058431

Date: August 14, 2026

Place: Mumbai

UDIN: 26058431 FESWU03711



Monedo Financial Services Private Limited

CIN - U65100MH2017PTC294521

Registered Office: 7th Floor, Part A, Corporate Centre, Andheri – Kurla Road, Andheri East, Mumbai – 400059, Maharashtra

Tel. No: 022-68173300, Website-www.monedo.in, email-contact@monedo.in

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(Rs. In Lakhs except per share data)

Particulars	Quarter Ended		(Year Ended)	
	June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
1. Revenue from operations				
(i) Interest income	4,337.80	3,610.89	2,050.33	11,039.06
(ii) Fees and commission Income	-	-	-	-
(iii) Net gain on fair value changes	4.92	14.80	19.56	88.10
(iv) Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-
2. Other Income	9.57	17.09	5.48	47.14
3. Total Income (1+2)	4,352.30	3,642.78	2,075.36	11,174.29
4. Expenses				
(i) Finance costs	1,937.98	1,650.10	824.78	4,989.71
(ii) Impairment on financial instruments	119.75	40.31	33.70	220.31
(iii) Employee benefits expenses	282.63	292.99	300.51	1,181.30
(iv) Depreciation, amortisation and impairment	13.85	13.80	13.24	55.10
(v) Other expenses	1,209.29	1,473.63	254.47	2,658.20
Total expenses (4)	3,563.50	3,470.84	1,426.70	9,104.63
5. Profit before exceptional items and tax (3-4)	788.80	171.94	648.66	2,069.66
6. Exceptional Items [Charge/(Credit)]	-	-	-	-
7. Profit before tax (5-6)	788.80	171.94	648.66	2,069.66
8. Tax expense				
(i) Current tax	228.70	64.49	3.21	240.61
(ii) Deferred tax	(73.5)	28.85	182.54	370.78
Total tax expense	155.20	93.34	185.75	611.39
9. Profit for the period/year (7-8)	633.60	78.60	462.91	1,458.28
10. Other Comprehensive Income				
(i) Items that will not be reclassified subsequently to statement of profit or loss				
(a) Remeasurement of defined employee benefit plans	4.08	4.09	4.08	16.34
(b) Income tax relating to items that will not be reclassified to profit or loss	(1.03)	5.26	(1.03)	2.18
(ii) Items that will be reclassified subsequently to statement of profit or loss				
(a) Effective portion of gain/(loss) on hedging instruments in cash flow hedge	216.50	(641.84)	0.00	(953.84)
(b) Income tax relating to effective portion of gain/ (loss) on hedging instrument in a cashflow hedge	(92.66)	211.48	0.00	240.06
Total Other Comprehensive Income (i+ii)	126.90	(421.01)	3.06	(695.26)
11. Total Comprehensive Income for the period/year (9+10) (Comprising Profit and Other Comprehensive Income for the period/year)	760.50	(342.41)	465.96	763.02
12. Earnings per equity share (Face value: Rs. 10 per share) (Not annualised)				
(i) Basic (Rs.)*	0.96	2.20	1.07	2.20
(ii) Diluted (Rs.)*	0.76	1.75	0.76	1.75



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Monedo Financial Services Private Limited

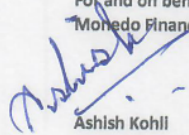
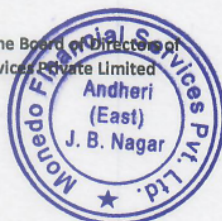
CIN - U65100MH2017PTC294521

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Tel. No: 022-68173300, Website-www.monedo.in, email-contact@monedo.in

Notes to the Unaudited Financial Results for the Quarter Ended June 30, 2026

Note No.	Particulars / Notes to Accounts
1	The financial results of the Company for the quarter ended June 30, 2026 have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards (Ind AS) 34, 'Interim Financial Reporting', notified under section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'). 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 material accounting policies that are applied in preparation of these unaudited financial results are consistent with those followed in the audited financial statements for the year ended March 31, 2026.
2	The financial results for the quarter ended June 30, 2026 have been reviewed by the statutory auditor of the Company, as required by the Regulation 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulations, 2015. The statutory auditor have expressed an unmodified opinion on these financial results for the quarter ended June 30, 2026.
3	The above financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meetings held on August 14, 2026.
4	Disclosures pursuant to the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions and the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions dated November 28, 2025: (a) The Company has not transferred any loans not in default through direct assignment during the quarter ended June 30, 2026. (b) The Company has not acquired any loans not in default during the quarter ended June 30, 2026. (c) The Company has not acquired/sold any stressed loans during the quarter ended June 30, 2026 (d) The Company has not lent any funds for project finance activities during the quarter ended June 30, 2026.
5	The figures for the quarter ended March 31, 2026 are the balancing figures between (a) audited figures in respect of the full financial year and (b) the unaudited year to date figures up to the end of third quarter of the respective financial year.
6	The Company is primarily engaged in the business of financing and accordingly, there are no separate reportable segments as per Ind AS 108 "Operating Segments".
7	The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(4) of the listing Regulations is made in Annexure A.
8	The financial results for the quarter ended June 30, 2026 are available on the BSE Ltd website www.bseindia.com and the Company's website www.monedo.in.
9	Previous year / periods figures have been re-grouped / reclassified wherever necessary to confirm with current period presentation.

For and on behalf of the Board of Directors of
Monedo Financial Services Private Limited
Ashish Kohli
Managing Director
DIN - 08173836Date: August 14, 2026
Place: Mumbai

Monedo Financial Services Private Limited

CIN - U65100MH2017PTC294521

Registered Office: 7th Floor, Part A, Corporate Centre, Andheri – Kurla Road, Andheri East, Mumbai – 400059, Maharashtra
Tel. No: 022-68173300, Website-www.monedo.in, email-contact@monedo.in

Annexure - A

Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

S.No.	Particulars	Quarter Ended			(Year Ended)
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Debt equity ratio (No. of Times) ¹	3.70	3.77	3.12	3.77
2	Debt service coverage ratio ²	NA	NA	NA	NA
3	Interest service coverage ratio ²	NA	NA	NA	NA
4	Outstanding redeemable preference shares (Nos. in Lakhs)	NA	NA	NA	NA
5	Outstanding redeemable preference shares (Values)	NA	NA	NA	NA
6	Capital redemption reserve/debenture redemption reserve ²	NA	NA	NA	NA
7	Net worth ³	11,367.97	8,957.47	6,371.76	8,957.47
8	Current ratio ²	NA	NA	NA	NA
9	Long-term debt to working capital ²	NA	NA	NA	NA
10	Bad debts to account receivable ratio ²	NA	NA	NA	NA
11	Current liability ratio ²	NA	NA	NA	NA
12	Total debts to total assets (%) ⁴	71.45%	72.33%	70.72%	72.33%
13	Debtors turnover ratio ²	NA	NA	NA	NA
14	Inventory turnover ²	NA	NA	NA	NA
15	Operating margin (%) ²	NA	NA	NA	NA
16	Net profit after tax (Rs. In lakhs)	633.60	78.60	462.91	1,458.28
17	Net profit margin (%) ⁵	14.56%	2.16%	22.30%	13.05%
18	Gross Non-Performing Assets % (GNPA) ⁷	0.00%	0.00%	0.00%	0.00%
19	Net Non-Performing Assets % (NNPA) ⁸	0.00%	0.00%	0.00%	0.00%
20	Provision Coverage Ratio % (PCR) ⁹	100.00%	100.00%	100.00%	100.00%
21	Security Cover (No. of Times)	1.25	NA	NA	NA
22	Capital adequacy ratio % (CAR) ⁶	20.65%	17.93%	19.90%	17.93%

Notes

- Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Deposits + Subordinated liabilities)/ (Equity share capital + Other equity).
- The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are generally not applicable as per proviso to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- Net worth = Total equity - Capital reserve (created due to amalgamation) - Other comprehensive income reserve.
- Total debts to Total assets = (Debt securities + Borrowings (other than debt securities) + Deposits + Subordinated liabilities)/ Total assets.
- Net profit margin = Net profit after tax/ (Total income + Exceptional items of income).
- Capital adequacy ratio = Total capital funds/ Risk weighted assets, calculated as per RBI Direction - RBI/DOR/2025-26/345 DOR.CAP.REC.264/21-01-002/2025-26 Reserve Bank of India (Non-Banking Financial Companies — Prudential Norms on Capital Adequacy) Directions, 2025 dated November 28, 2025 as amended.
- GNPA ratio (%) = Gross stage 3 loans/ Gross loans.
- NNPA ratio (%) = Net stage 3 loans/ (Gross loans - ECL on stage 3 loans) where Net stage 3 loans = Gross stage 3 loans - ECL on stage 3 loans.
- Provision Coverage Ratio (%) = ECL on stage 3 loans/ Gross stage 3 loans.



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Pursuant to Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that issue proceeds of Non Convertible Debentures (NCDs) issued by the Company and outstanding as on June 30, 2026, are being utilized as per the objects stated in the offer document/ Placement Memorandum. Further, we also confirm that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document / Placement Memorandum.

A. Statement of utilization of issue proceeds:

Name of the issuer	ISIN	Mode of Fund Raising (Public Issues/ Private placement)	Type of Instrument	Date of Raising Funds	Amount Raised (Rs. in Lakhs)	Funds Utilized (Rs. in Lakhs)	Any Deviation (Yes/No)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7		9	10
Monedo Financial Services Private Limited	INE05X07034	Private Placement	Non-Convertible Debentures	19.06.2026	Rs. 5,500	Rs. 5,500	No	STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026	N.A.

B. Statement of deviation/ variation in use of issue proceeds:

Particulars	Remarks
Name of listed entity	Monedo Financial Services Private Limited
Mode of fund raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of raising funds	19.06.2026
Amount raised	Rs. 5,500/- Lakhs
Report filed for quarter ended	June 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the deviation/ variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable

Objects for which funds have been raised and where there has been a deviation/ variation					Remarks, if any
Original Object	Modified Object, if any	Original Allocation (Rs. in Lakhs)	Modified Allocation, if any	Funds Utilized (Rs. in Lakhs)	Amount of Deviation/ Variation for the Quarter According to Applicable Object
For the purpose of on-lending	Not Applicable	Rs. 5,500	Not Applicable	Rs. 5,500	Nil
Deviation could mean:					
a. Deviation in the objects or purposes for which the funds have been raised.					
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.					



Name of Signatory: Ashish Kohli
Designation: Managing Director
DIN - 08173836

Date: August 14, 2026
Place: Mumbai

Monedo Financial Services Private Limited

CIN - U65100MH2017PTC294521

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Note: Disclosures on Co-Lending Arrangements (CLAs) for the quarter ended June 30, 2026

(As per RBI Financial Statements: Presentation and Disclosures Directions, 2025)

Sl. No.	Item Description	As at June 30, 2026 / Details
1	Quantum of CLAs	
1 (i)	Number of CLA partners (No.)	1
1 (ii)	Number of outstanding cases (No.)	153
1 (iii)	Amount of Gross Outstanding (in Rs. Lakhs)	2,757
2	Weighted average rate of interest (%)	28.22%
3	Fees charged/paid (in Lakhs) for the quarter	14.04
4	Broad sectors in which CLA was made	Sanitary, Plumbing and Hardware
5	Performance of loans under CLA	
5 (i)	Standard loans (in Rs. Lakhs)	2,757
5 (ii)	Non-Performing Loans (in Rs. Lakhs)	-
6	Details related to default loss guarantee	
	The partner has provided default loss guarantee upto 5% of total amount disbursed	



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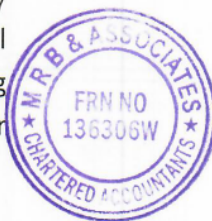
Independent Auditor's Report as per Regulation 54 and 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (the "Regulations") of Monedo Financial Services Private Limited as at June 30, 2026 ("the Statement")

To
The Board of Directors
Monedo Financial Services Private Limited

1. This Report is issued in accordance with the terms of our communication with M/s Monedo Financial Services Private Limited.
2. We, M R B & Associates, Chartered Accountants, the statutory auditor of Monedo Financial Services Private Limited ("the Company"), have been requested by the Management of the Company to examine book value of assets of the Company contained Columns A to K of the Statement, in Annexure I as at June 30, 2026.
3. The Statement is prepared by the Company from the unaudited books of accounts and other relevant records and documents maintained by the Company as at June 30, 2026 pursuant to requirements of Circular no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/ 2022/67 dated May 19, 2022 issued by Securities and Exchange Board of India in terms of regulation 54 read with regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 15(1)(t) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 (hereinafter referred together as "the SEBI Regulations"), as amended, for the purpose of submission to Catalyst Trusteeship Limited, Debenture Trustees of the Non- Convertible debentures (hereinafter referred to as "the Debenture Trustee") issued by the Company and outstanding as at June 30, 2026.

Management's Responsibility

4. The preparation of the Statement is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
5. The management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees, including amongst others, maintaining Asset Coverage Ratio and for preparation and maintenance of covenants list and for



complying with such covenants on a continuous basis as prescribed in the terms of Offer Document / Information Memorandum / Debenture Trust Deed.

Auditor's Responsibility

6. Pursuant to the requirements of Circular no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 issued by Securities and Exchange Board of India, our responsibility to obtain limited assurance and form an opinion as to whether the Statement is in agreement with the unaudited books of accounts and records furnished to us by the Company. We have relied on the said books of accounts and records furnished by the Company as on June 30, 2026. These books of accounts are unaudited and subject to limited review conducted by us in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by Institute of Chartered Accountants of India (ICAI).
7. A limited assurance engagement involves making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. The procedures performed vary in nature and timing from a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Accordingly, we have performed the following procedures in relation to the statement:

- a) Obtained the Statement from the management.
 - b) Verified that the information contained in the Statement have been accurately extracted and ascertained from the unaudited books of accounts of the Company as at and for the period ended June 30, 2026 and other relevant records and documents maintained by the Company, in the normal course of its business.
 - c) Verified and examined the arithmetical and clerical accuracy of the information included in the Statement.
 - d) Read the terms relating to financial covenants of the debentures and recomputed the financial covenants (As stated in Annexure II).
 - e) Performed necessary inquiries with the management and obtained necessary representations.
8. We conducted our examination and obtained the explanations in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ('the Guidance Note') issued by the Institute of Chartered Accountants of India ('ICAI'). This



Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Review Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

10. Based on the unaudited Financial Results and the information and explanations given to us and the examination conducted as detailed above and representations provided to us, nothing has come to our attention that causes us to believe that:
- a) The particulars furnished in the Statement have not been accurately extracted from the unaudited financial statements for the period ended June 30, 2026, records and other documents of the Company as at June 30, 2026.
 - b) The asset cover maintained by the Company against the outstanding listed NCDs are in line with respective DTDs.
 - c) the Company has not complied with the covenants as set out in the 'Statement' and
 - d) the Statement is not arithmetically accurate.

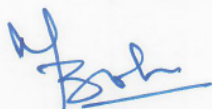
Restriction on Use

11. This report is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to the Debenture Trustee and should not be used by any other person or for any other purposes without our prior consent in writing. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For M R B & Associates

Chartered Accountants

ICAI Firm Registration Number: 136306W



Manish R Bohra

Partner

Membership No.: 058431

Date: August 14, 2026

Place: Mumbai

UDIN: 2605843L2IVYZD1381



Annexure - I Security Cover Certificate as on June 30, 2026																
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	(Amount in Lakhs) Column P	
		Exclusive Charge		Pari-Passu Charge		Pari-Passu Charge	Assets not offered as Security	Debt not backed by any assets offered	Elimination (amount in negative)	(Total C to J)						
Particulars	Description of asset for which this certificate relate	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 pari-passu charge assets	Carrying/book value for exclusive charge assets where market value is not ascertainable/ applicable (for e.g. Bank balances)	Market value for pari-passu charge assets	Carrying/book value for pari-passu charge assets where market values is not ascertainable/ applicable (for e.g. Bank balances)	Total value (L+M+N+O)	
		Book Value	Book Value	Yes/No	Book Value	Book Value										
ASSETS																
Property, Plant and Equipment	Investment Property (Note 1)	-	-	No	NA	NA	152.86	-	-	152.86	-	-	-	-	-	-
Capital Work-in-Progress	Right of Use Assets	-	-	No	NA	NA	53.04	-	-	53.04	-	-	-	-	-	-
Goodwill	Intangible Assets	-	-	No	NA	NA	0.12	-	-	0.12	-	-	-	-	-	-
Intangible Assets under Development		-	-	No	NA	NA	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	NA	NA	2,010.08	-	-	2,010.08	-	-	-	-	-	-
Loans (Note 2)	Receivables under financing activities (Note 2)	6,875.00	43,262.28	No	NA	NA	2,066.39	-	-	52,203.67	-	-	-	-	-	-
Inventories		-	-	No	NA	NA	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	NA	NA	-	-	-	397.81	-	-	-	-	-	-
Cash and Cash Equivalents	Balances with bank in deposit accounts, current accounts and cheques on hand	-	-	No	NA	NA	626.75	-	-	626.75	-	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	No	NA	NA	2,456.78	-	-	2,456.78	-	-	-	-	-	-
Others		-	-	No	NA	NA	971.35	-	-	971.35	-	-	-	-	-	-
Total		6,875.00	43,262.28		-	-	8,735.19	-	-	58,872.47	-	-	-	-	-	-
LIABILITIES																
Debt securities to which this certificate pertains		5,500.00	-	No	NA	NA	-	-	-	-	-	-	-	-	-	-
Other debt sharing pari-passu charge		-	-	No	NA	NA	-	-	-	5,500.00	-	-	-	-	-	-
Other debt		-	-	No	NA	NA	-	-	-	-	-	-	-	-	-	-
Subordinated debt		-	-	No	NA	NA	-	-	-	-	-	-	-	-	-	-
Borrowings		-	-	No	NA	NA	33,480.60	-	-	33,480.60	-	-	-	-	-	-
Bank		-	-	No	NA	NA	583.33	-	-	583.33	-	-	-	-	-	-
Debt Securities		-	-	No	NA	NA	2,500.00	-	-	2,500.00	-	-	-	-	-	-
Others		-	-	No	NA	NA	-	-	-	-	-	-	-	-	-	-
Trade Payables		-	-	No	NA	NA	659.14	-	-	659.14	-	-	-	-	-	-
Lease Liabilities		-	-	No	NA	NA	68.74	-	-	68.74	-	-	-	-	-	-
Provisions		-	-	No	NA	NA	64.70	-	-	64.70	-	-	-	-	-	-
Others		-	-	No	NA	NA	4,417.09	-	-	4,417.09	-	-	-	-	-	-
Total		5,500.00	-	-	-	-	41,778.60	-	-	47,278.60	-	-	-	-	-	-
Cover on book value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cover on market value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exclusive Security Cover Ratio				Pari-Passu Security Cover												



The Company has vide its Board/Committee Resolution and Placement memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities as at Jun 30, 2026

S.No	ISIN	Private Placement/ Public Issue	Facility	Secured / Unsecured	Type of Charge	Issued Amount	Outstanding Amount as on 30-06-2026	Interest Accrued Up to 30-06-2026	Total as on 30-06- 2026 (A)	Cover Required (times) (B)	Asset Required in Amt C=(A)*(B)	Assets Available (D)	Assets Cover (D/A)
1	INE0J5X07034	Private Placement	NCD	Secured	Exclusive Charge	5,500.00	5,500.00	26.84	5,526.84	1.25	6,908.55	5,526.84	1.25
Total						5,500.00	5,500.00	26.84	5,526.84	1.25	6,908.55	5,526.84	1.25

Note: Company has maintained required Recovery Expense Fund (REF) for all the Debentures issued as on 30th June 2026.



Annexure - II Compliance with Financial Covenants of Non-Convertible Debt Securities (As at June 30, 2026)		
ISIN	Covenant Requirement	Status of Compliance for June 30, 2026
INE015X07034	i) The Capital to Risk-Weighted Assets Ratio ("CRAR") as defined in the extant NBFC Regulations as set by the RBI) shall be above 20.0% (Twenty-Two percent)	Complied
	ii) Reported Gross NPA (GNPA) shall not exceed 1.2% (five percent) of Company's overall portfolio	Complied
	iii) PAR 90 to Tangible Net Worth shall not exceed 5.0% (five percent);	Complied
	iv) Net NPA (NNPA) or Gross NPA, net of provisioning) of maximum 1.0% of company's overall portfolio	Complied
	v) Total Debt (on books) to Tangible Net Worth shall not exceed 4.0x, and total Debt (including on books and off books) to Tangible Net Worth shall not exceed 4.5x	Complied
	vi) Issuer's Write-Off (on books) as a percentage of Opening AUM in a quarter should not exceed 20% of Own Book / On Book AUM of preceding / trailing quarter	Complied
	vii) Minimum AUM of INR 400 Cr to be maintained	Complied
	viii) Tangible Net Worth to be maintained at INR 100 Cr	Complied
	ix) Minimum Cash and Cash Equivalent (unencumbered) has to be a minimum of 5% of on book AUM	Complied
	x) The Issuer is required to maintain an external credit rating of BBB- /Stable with India Ratings throughout the Tenor of the Issue	Complied
	xi) Cumulative mismatches in Asset and Liability Mismatch (ALM) should be positive for all buckets after incorporating all contractual liabilities of the Issuer (considering the put option dates or coupon reset dates of transaction without a benchmark, without a floor and without a cap as maturity date). Undrawn sanction and drawable lines if any, will be excluded for the purpose of the calculation	Complied
	xii) Ensure that the PAT (as determined in accordance with Applicable Accounting Standards) is not negative for trailing 2 quarters, to be checked each quarter	Complied

