

**INDEPENDENT AUDITOR'S REPORT ON THE AUDIT OF STANDALONE ANNUAL FINANCIAL RESULTS**

TO THE BOARD OF DIRECTORS OF 'MY MUDRA FINCORP LIMITED'

Opinion

We have audited the accompanying standalone annual financial results of **MY MUDRA FINCORP LIMITED ('the Company')**, for the half year ended March 31, 2026 ("Standalone Financial results") attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone annual financial results:

- a. are presented in accordance with the requirements of Regulation 33 of Listing Regulations in this regard;
- and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information for the half year ended March 31, 2026.

Basis for Opinion

We conducted our audit of the financial results in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on these financial results.

Management's and Board of Director's Responsibility for the Standalone Annual Financial Results

These Standalone annual financial results have been prepared on the basis of the standalone annual financial statements.

The Company's Management and Board of Directors are responsible for the preparation of these Standalone annual financial results that give a true and fair view of the net profit and other financial information in accordance with the recognition and measurement principles laid down in Accounting Standard prescribed under Section 133 of the Act, read with the relevant rules issued thereunder and other account principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provision of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively

Head Office Address: 68, Nehru Chak, Gulzarbagh, Patna – 800007, (Bihar)

Communication & Branch Address: 203, Vardhman Gee Dee Plaza, Plot No 10, Sec. 12, Dwarka, New Delhi – 110075

Tel.: +91 11 45564990 | **Mob.:** +91 9711564990, +91 7701930973

E-mail: casangitakumarigupta@gmail.com | **URL:** www.casangitagupta.com

Branches: New Delhi | Patna | Dhanbad | Bangalore | Guwahati

for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone annual financial results, the management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management and Board of Directors.
- Conclude on the appropriateness of management and Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone annual financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other

matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

Other Matter

The Standalone annual financial results include the results for the half year ended March 31, 2026 being the balancing figures between the audited figures of the full financial year 2025-26 and the unaudited year to date figures up to the first half year (September 30, 2025) of the current financial year, which was subject to Limited review by us. Our opinion is not modified in respect of this matter.

For M/s Sangita Gupta & Associates

Chartered Accountants

Firm Registration No: 023808N

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Partner

M. No. 518358

UDIN: 26518358FRGCZ3996

Date: 28/05/2026

Place: New Delhi

My Mudra Fincorp Limited

(Formerly Known as My Mudra Fincorp Private Limited)

Registered Office : 17A/45, 2nd Floor, WEA, Karol Bagh, New Delhi, Delhi - 110005

Email Id: info@mymudra.com, Phone No. - 011-47010500

CIN: L65191DL2013PLC257611

Audited Standalone Statement of Financials Results for the year ended March 31, 2026

| Particulars | (Amount in Rs. Lakhs except EPS) | | | | |
|---|----------------------------------|-----------------|-----------------|------------------|-----------------|
| | Half year ended | | | Year ended | |
| | Mar 31, 2026 | Sep 30, 2025 | Mar 31, 2025 | Mar 31, 2026 | Mar 31, 2025 |
| | (Audited) | (Un-audited) | (Audited) | (Audited) | (Audited) |
| 1. Revenue from Operations | 5,889.44 | 5,844.74 | 4,662.64 | 11,734.18 | 8,036.52 |
| 2. Other Income | 24.03 | 21.17 | 29.70 | 45.21 | 30.53 |
| 3. Total Income (1+2) | 5,913.47 | 5,865.92 | 4,692.35 | 11,779.39 | 8,067.05 |
| 4. Expenditure | | | | | |
| (a) Employee Benefit Expenses | 537.63 | 398.47 | 353.62 | 936.10 | 689.63 |
| (b) Finance Cost | 71.97 | 70.88 | 24.79 | 142.86 | 87.57 |
| (c) Depreciation and Amortisation Expenses | 78.03 | 75.86 | 46.44 | 153.89 | 84.52 |
| (d) Other Expenses | 4,324.64 | 4,615.54 | 3,442.83 | 8,940.18 | 5,993.98 |
| 5. Total Expenditure 4(a) to 4(d) | 5,012.27 | 5,160.75 | 3,867.67 | 10,173.02 | 6,855.71 |
| 6. Profit / (Loss) before Exceptional & Extraordinary items & tax (3-5) | 901.20 | 705.16 | 824.67 | 1,606.36 | 1,211.34 |
| 7. Exceptional Item | | | | | |
| 8. Profit / (Loss) Before Tax (6-7) | 901.20 | 705.16 | 824.67 | 1,606.36 | 1,211.34 |
| 9. Tax Expenses: | | | | | |
| (a) Tax Expense for Current Year | 242.69 | 177.49 | 220.98 | 420.18 | 318.30 |
| (b) Short / (Excess) Provision of Earlier Year | - | - | - | - | - |
| (c) Deferred Tax | (4.38) | (9.76) | (10.51) | (14.15) | (7.98) |
| Net Current Tax Expenses: | 238.31 | 167.73 | 210.46 | 406.03 | 310.32 |
| 10. Profit / (Loss) for the Year (8-9) | 662.89 | 537.44 | 614.21 | 1,200.33 | 901.02 |
| 11. Paid-up Equity Capital (Face Value of Rs. 10/- each) | 1,139.18 | 1,139.18 | 1,139.18 | 1,139.18 | 1,139.18 |
| 12. Weighted Average number of shares | 113.92 | 113.92 | 90.42 | 113.92 | 90.42 |
| 11. Earnings per equity shares (Face Value of Rs. 10 each) | | | | | |
| i. Basic | 5.82 | 4.72 | 6.79 | 10.54 | 9.96 |
| ii. Diluted | 5.82 | 4.72 | 6.79 | 10.54 | 9.96 |

Notes to Annual Audited Standalone Financial Results:

- The Audited Standalone Annual Financial Results for the Year ended 31st March, 2026 were reviewed by the Audit Committee and approved by Board of Directors at their respective meetings held on May 28, 2026.
- The Company has a single reportable business segment. Hence, no separate information for segment wise disclosure is given in accordance with the requirements of Accounting Standard (AS) 17 - "Segment Reporting".
- These financial results have been prepared in accordance with Accounting Standards (AS) prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and in terms of the Regulation 33 of the SEBI (Listing Obligation and Disclosures Requirements) Regulations, 2015 ("Listing Regulations").
- During the period under review, the following events have occurred:
 - Mr. Pushendra Mehru was appointed as Chief Executive Officer and designated as Key Managerial Personnel of the Company w.e.f. October 27, 2025.; and
 - Mr. Abhisek Dhal, Whole-time Director of the Company has resigned from the Board of Directors of the Company w.e.f. March 26, 2026.
- The figures for half year ended March 31, 2026 are the balancing figures between the audited figures in respect of Financial Year 2025-26 and year to date unaudited figures of half year ended September 30, 2025.
- The figures of previous periods are regrouped/rearranged wherever necessary to make them comparable with the current periods' figures.

For My Mudra Fincorp Limited

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Vaibhav Kulshrestha

Managing Director

DIN: 06979149

Place: Delhi

Date: 28-05-2026

My Mudra Fincorp Limited

(Formerly Known as My Mudra Fincorp Private Limited)

Registered Office : 17A/45, 2nd Floor, WEA, Karol Bagh, New Delhi, Delhi - 110005

Email Id: info@mymudra.com, Phone No. - 011-47010500

CIN: L65191DL2013PLC257611

Audited Standalone Statement of Assets & Liabilities as on March 31, 2026

| Particulars | (Amount in Rs. Lakhs) | |
|---|---------------------------|---------------------------|
| | Year ended | |
| | Mar 31, 2026 (Audited) | Mar 31, 2025 (Audited) |
| (A) Equity and Liabilities | | |
| 1. Shareholder's Funds | | |
| (a) Share Capital | 1,139.18 | 1,139.18 |
| (b) Reserve & Surplus | 5,402.40 | 4,202.07 |
| | 6,541.58 | 5,341.25 |
| 2. Non Current Liabilities | | |
| (a) Long Term Borrowings | 294.81 | 178.45 |
| (b) Deffered Tax Liabilities (Net) | - | - |
| (c) Long Term Provisions | 14.88 | 14.67 |
| | 309.69 | 193.12 |
| 3. Current Liabilities | | |
| (a) Short Term Borrowings | 831.53 | 173.27 |
| (b) Trade Payable | | |
| (i) Payable to Msme | 5.78 | 1.17 |
| (ii) Payable to Others | 142.29 | 57.55 |
| (c) Other Current Liabilities | 99.53 | 55.23 |
| (d) Short Term Provisions | 426.25 | 327.05 |
| | 1,505.37 | 614.26 |
| Total | 8,356.64 | 6,148.63 |
| (B) Assets | | |
| 1. Non Current Assets | | |
| (a) Property Plant & Equipment and Intangibale Assets | | |
| (i) Tangible Assets | 455.12 | 359.98 |
| (ii) Intangible Assets | 0.22 | 0.23 |
| (iii) Intangible Assets under Development | 1,330.11 | 763.78 |
| | 1,785.45 | 1,123.99 |
| (b) Deffered Tax Assets (Net) | 40.03 | 25.88 |
| (c) Long Term Loan and Advances | 782.72 | 529.80 |
| (d) Other non Current Assets | 7.20 | 9.60 |
| | 829.95 | 565.28 |
| 2. Current assets | | |
| (a) Current Investments | - | - |
| (b) Trade Receivables | 2,090.89 | 1,902.86 |
| (c) Cash & Cash Equivalents | 1,487.19 | 1,709.87 |
| (d) Short Term Loans & Advances | 2,148.25 | 845.73 |
| (e) Other Current Assets | 14.90 | 0.90 |
| | 5,741.24 | 4,459.36 |
| Total | 8,356.64 | 6,148.63 |

For My Mudra Fincorp Limited

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Managing Director

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CIN: L65191DL2013PLC257611

Audited Standalone Statement of Cash Flow for the year ended March 31, 2026

| Particulars | (Amount in Rs. Lakhs) | |
|---|-----------------------|-----------------|
| | Year ended | |
| | Mar 31, 2026 | Mar 31, 2025 |
| | (Audited) | (Audited) |
| A) Cash Flow From Operating Activities : | | |
| Net Profit before tax | 1,606.36 | 1,211.34 |
| Adjustment for : | | |
| Depreciation | 153.89 | 84.52 |
| Interest Paid | 135.16 | 86.55 |
| Provision of Gratuity | (2.47) | 5.95 |
| Profit on sale of Motor car | - | - |
| Operating profit before working capital changes | 1,892.94 | 1,388.37 |
| Changes in Working Capital | | |
| (Increase)/Decrease in Trade Receivables | (188.03) | (627.57) |
| (Increase)/Decrease in Short Term Loans & Advances | (1,302.53) | (244.64) |
| Increase/(Decrease) in Trade Payables | 89.35 | 34.98 |
| Increase/(Decrease) in Other Current Liabilities | 44.30 | (35.68) |
| (Increase)/Decrease in Other Current Assets | (14.00) | 1.15 |
| Increase/(Decrease) in Short Term & Long Term Provisions | - | - |
| Increase/(Decrease) in Non Current Assets | 2.40 | (9.60) |
| Cash generated from operations | 524.44 | 506.99 |
| Less:- Income Taxes paid | (318.30) | (290.06) |
| Net cash flow from operating activities | 206.14 | 216.93 |
| A | | |
| B) Cash Flow From Investing Activities : | | |
| Purchase of Fixed Assets including of CWIP | (815.35) | (645.78) |
| Sale of Fixed Assets including of CWIP | - | - |
| Long term Investment made/Sold during the year | - | 25.49 |
| Increase/(Decrease) in Long Term Loans and Advances | (252.92) | (179.69) |
| Net cash flow from investing activities | (1,068.27) | (799.98) |
| B | | |
| C) Cash Flow From Financing Activities : | | |
| Proceeds from Issue of Share Capital | - | 302.41 |
| Increase/(Decrease) in Short Term Borrowings | 658.26 | (488.03) |
| Increase/(Decrease) in Long Term Borrowings | 116.36 | (124.66) |
| Receipt of Share Premium | - | 2,496.68 |
| Interest Paid | (135.16) | (86.55) |
| Net cash flow from financing activities | 639.46 | 2,099.85 |
| C | | |
| Net Increase/(Decrease) In Cash & Cash Equivalents | (222.68) | 1,516.81 |
| (A+B+C) | | |
| Cash equivalents at the beginning of the year | 1,709.87 | 193.06 |
| Cash equivalents at the end of the year | 1,487.19 | 1,709.87 |

For My Mudra Fincorp Limited

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