

**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, 2025**

| Particulars   | (Amount in Rs. Lakhs except EPS) |                 |                 |                 |                 |
|---|----------------------------------|-----------------|-----------------|-----------------|-----------------|
|   | Half year ended                  |                 |                 | Year ended      |                 |
|   | Mar 31, 2025                     | Sep 30, 2024    | Mar 31, 2024    | Mar 31, 2025    | Mar 31, 2024    |
|   | (Audited)                        | (Un-audited)    | (Audited)       | (Audited)       | (Audited)       |
| 1. Revenue from Operations  | 4,662.64                         | 3,373.88        | 3,900.44        | 8,036.52        | 7,107.24        |
| 2. Other Income   | 29.70                            | 0.82            | 5.50            | 30.53           | 7.11            |
| <b>3. Total Income (1+2)</b>  | <b>4,692.35</b>                  | <b>3,374.70</b> | <b>3,905.95</b> | <b>8,067.05</b> | <b>7,114.36</b> |
| 4. Expenditure  |                                  |                 |                 |                 |                 |
| (a) Employee Benefit Expenses   | 353.62                           | 336.01          | 332.88          | 689.63          | 674.83          |
| (b) Finance Cost  | 24.79                            | 62.79           | 75.19           | 87.57           | 110.01          |
| (c) Depreciation and Amortisation Expenses                              | 46.44                            | 38.08           | 35.06           | 84.52           | 60.79           |
| (d) Other Expenses  | 3,442.83                         | 2,551.15        | 2,813.44        | 5,993.98        | 5,355.72        |
| <b>5. Total Expenditure 4(a) to 4(d)</b>                                | <b>3,867.67</b>                  | <b>2,988.04</b> | <b>3,256.57</b> | <b>6,855.71</b> | <b>6,201.35</b> |
| 6. Profit / (Loss) before Exceptional & Extraordinary items & tax (3-5) | 824.67                           | 386.67          | 649.38          | 1,211.34        | 913.01          |
| 7. Exceptional Item   |                                  |                 |                 |                 |                 |
| <b>8. Profit / (Loss) Before Tax (6-7)</b>                              | <b>824.67</b>                    | <b>386.67</b>   | <b>649.38</b>   | <b>1,211.34</b> | <b>913.01</b>   |
| 9. Tax Expenses:  |                                  |                 |                 |                 |                 |
| (a) Tax Expense for Current Year  | 220.98                           | 97.32           | 223.70          | 318.30          | 290.06          |
| (b) Short / (Excess) Provision of Earlier Year                          | -                                | -               | 0.32            | -               | 0.32            |
| (c) Deferred Tax  | (10.51)                          | 2.54            | (8.92)          | (7.98)          | -19.96          |
| <b>Net Current Tax Expenses:</b>  | <b>210.46</b>                    | <b>99.86</b>    | <b>215.11</b>   | <b>310.32</b>   | <b>270.42</b>   |
| <b>10. Profit / (Loss) for the Year (8-9)</b>                           | <b>614.21</b>                    | <b>286.80</b>   | <b>434.27</b>   | <b>901.02</b>   | <b>642.59</b>   |
| 11. Paid-up Equity Capital (Face Value of Rs. 10/- each)                | 1,139.18                         | 1,139.18        | 1.18            | 1,139.18        | 1.18            |
| 12. Weighted Average number of shares                                   | 90.42                            | 90.42           | 0.12            | 90.42           | 0.12            |
| 11. Earnings per equity shares (Face Value of Rs. 10 each)              |                                  |                 |                 |                 |                 |
| i. Basic  | 6.79                             | 3.17            | 3,671.57        | 9.96            | 5,432.75        |
| ii. Diluted   | 6.79                             | 3.17            | 3,671.57        | 9.96            | 5,432.75        |

**Notes to Un-audited Standalone Financial Results:**

- The Audited Standalone Annual Financial Results for the Year ended 31st March, 2025 were reviewed by the Audit Committee and approved by Board of Directors at their respective meetings held on May 29, 2025.
- 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 Company came up with an Initial Public Offering of 30,24,000 Equity Shares of face value Rs. 10/- each at an issue price of Rs. 110/- per Equity Share (including share premium of Rs. 100/- per equity share). The Equity Shares of the Company were listed on National Stock Exchange of India Limited (NSE Emerge) w.e.f. September 12, 2024. The issue was made in accordance with applicable regulations and guidelines;
  - the Board of Directors in its meeting held on May 15, 2024 considered and approved the allotment of 83,55,846 equity shares as Bonus Issue against existing 11954 total equity shares as fully paid up in the Company, to the existing shareholders of the Company in the ratio of 699 equity shares for every 1 equity share held (i.e. in the ratio of 699:1 Shares); and
  - the Board of Directors in its meeting held on May 04, 2024 considered and approved the allotment of 126 Equity Shares, by way of preferential allotment, having face value of INR 10/- each at a premium of INR 7586.90/- per equity share.
- The figures for half year ended March 31, 2025 are the balancing figures between the audited figures in respect of Financial Year 2024-25 and year to date unaudited figures of half year ended Septemehr 30, 2024.
- 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: 29-05-2025

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CIN: L65191DL2013PLC257611

## Audited Standalone Statement of Assets & Liabilities as on March 31, 2025

| Particulars   | (Amount in Rs. Lakhs)     |                           |
|---|---------------------------|---------------------------|
|   | Year ended                |                           |
|   | Mar 31, 2025<br>(Audited) | Mar 31, 2024<br>(Audited) |
| <b>(A) Equity and Liabilities</b>                     |                           |                           |
| <b>1. Shareholder's Funds</b>                         |                           |                           |
| (a) Share Capital                                     | 1,139.18                  | 1.18                      |
| (b) Reserve & Surplus                                 | 4,202.07                  | 1,639.96                  |
|   | <b>5,341.25</b>           | <b>1,641.14</b>           |
| <b>2. Non Current Liabilities</b>                     |                           |                           |
| (a) Long Term Borrowings                              | 178.45                    | 303.11                    |
| (b) Deffered Tax Liabilities (Net)                    | -                         | -                         |
| (c) Long Term Provisions                              | 14.67                     | 10.62                     |
|   | <b>193.12</b>             | <b>313.73</b>             |
| <b>3. Current Liabilities</b>                         |                           |                           |
| (a) Short Term Borrowings                             | 173.27                    | 661.30                    |
| (b) Trade Payable                                     |                           |                           |
| (i) Payable to Msme                                   | 1.17                      | 5.74                      |
| (ii) Payable to Others                                | 57.55                     | 18.00                     |
| (c) Other Current Liabilities                         | 55.23                     | 90.91                     |
| (d) Short Term Provisions                             | 327.05                    | 296.91                    |
|   | <b>614.26</b>             | <b>1,072.85</b>           |
| <b>Total</b>  | <b>6,148.63</b>           | <b>3,027.73</b>           |
| <b>(B) Assets</b>                                     |                           |                           |
| <b>1. Non Current Assets</b>                          |                           |                           |
| (a) Property Plant & Equipment and Intangibale Assets |                           |                           |
| (i) Tangible Assets                                   | 359.98                    | 200.17                    |
| (ii) Intangible Assets                                | 0.23                      | 0.19                      |
| (iii) Intangible Assets under Development             | 763.78                    | 362.37                    |
|   | <b>1,123.99</b>           | <b>562.74</b>             |
| (b) Deffered Tax Assets (Net)                         | 25.88                     | 17.91                     |
| (c) Long Term Loan and Advances                       | 529.80                    | 350.11                    |
| (d) Other non Current Assets                          | 9.60                      | -                         |
|   | <b>565.28</b>             | <b>368.01</b>             |
| <b>2. Current assets</b>                              |                           |                           |
| (a) Current Investments                               | -                         | 25.49                     |
| (b) Trade Receivables                                 | 1,902.86                  | 1,275.29                  |
| (c) Cash & Cash Equivalents                           | 1,709.87                  | 193.06                    |
| (d) Short Term Loans & Advances                       | 845.73                    | 601.08                    |
| (e) Other Current Assets                              | 0.90                      | 2.05                      |
|   | <b>4,459.36</b>           | <b>2,096.98</b>           |
| <b>Total</b>  | <b>6,148.63</b>           | <b>3,027.73</b>           |

### For My Mudra Fincorp Limited

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**Vaibhav Kulshrestha**

Managing Director

DIN: 06979149

Place: Delhi

Date: 29-05-2025

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## Audited Standalone Statement of Cash Flow for the year ended March 31, 2025

| Particulars   | (Amount in Rs. Lakhs)     |                           |                 |
|---|---------------------------|---------------------------|-----------------|
|   | Year ended                |                           |                 |
|   | Mar 31, 2025<br>(Audited) | Mar 31, 2024<br>(Audited) |                 |
| <b>A) Cash Flow From Operating Activities :</b>               |                           |                           |                 |
| Net Profit before tax   | 1,211.34                  | 913.01                    |                 |
| Adjustment for :  |                           |                           |                 |
| Depreciation  | 84.52                     | 60.79                     |                 |
| Interest Paid   | 86.55                     | 98.09                     |                 |
| Provision of Gratuity   | 5.95                      | 7.88                      |                 |
| Profit on sale of Motor car                                   | -                         | -                         |                 |
| <b>Operating profit before working capital changes</b>        | <b>1,388.37</b>           | <b>1,079.77</b>           |                 |
| Changes in Working Capital                                    |                           |                           |                 |
| (Increase)/Decrease in Trade Receivables                      | (627.57)                  | (573.65)                  |                 |
| (Increase)/Decrease in Short Term Loans & Advances            | (244.64)                  | (313.74)                  |                 |
| Increase/(Decrease) in Trade Payables                         | 34.98                     | (15.65)                   |                 |
| Increase/(Decrease) in Other Current Liabilities              | (35.68)                   | 31.42                     |                 |
| (Increase)/Decrease in Other Current Assets                   | 1.15                      | (1.36)                    |                 |
| Increase/(Decrease) in Short Term & Long Term Provisions      | -                         | 9.59                      |                 |
| Increase/(Decrease) in Non Current Assets                     | (9.60)                    | -                         |                 |
| <b>Cash generated from operations</b>                         | <b>506.99</b>             | <b>216.37</b>             |                 |
| Less:- Income Taxes paid                                      | (290.06)                  | (156.57)                  |                 |
| <b>Net cash flow from operating activities</b>                | <b>A</b>                  | <b>216.93</b>             | <b>59.81</b>    |
| <b>B) Cash Flow From Investing Activities :</b>               |                           |                           |                 |
| Purchase of Fixed Assets including of CWIP                    | (645.78)                  | (392.77)                  |                 |
| Sale of Fixed Assets including of CWIP                        | -                         | -                         |                 |
| Long term Investment made/Sold during the year                | 25.49                     | (25.49)                   |                 |
| Increase/(Decrease) in Long Term Loans and Advances           | (179.69)                  | (17.16)                   |                 |
| <b>Net cash flow from investing activities</b>                | <b>B</b>                  | <b>(799.98)</b>           | <b>(435.42)</b> |
| <b>C) Cash Flow From Financing Activities :</b>               |                           |                           |                 |
| Proceeds from Issue of Share Capital                          | 302.41                    | -                         |                 |
| Increase/(Decrease) in Short Term Borrowings                  | (488.03)                  | 430.41                    |                 |
| Increase/(Decrease) in Long Term Borrowings                   | (124.66)                  | 162.91                    |                 |
| Receipt of Share Premium                                      | 2,496.68                  | -                         |                 |
| Interest Paid   | (86.55)                   | (98.09)                   |                 |
| <b>Net cash flow from financing activities</b>                | <b>C</b>                  | <b>2,099.85</b>           | <b>495.23</b>   |
| <b>Net Increase/(Decrease) In Cash &amp; Cash Equivalents</b> | <b>(A+B+C)</b>            | <b>1,516.81</b>           | <b>119.61</b>   |
| Cash equivalents at the beginning of the year                 |                           | 193.06                    | 73.45           |
| Cash equivalents at the end of the year                       |                           | 1,709.87                  | 193.06          |

### For My Mudra Fincorp Limited

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**Vaibhav Kulshrestha**

Managing Director

DIN: 06979149

Place: Delhi

Date: 14-11-2024

**STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHT ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS**

**PLACEMENT ETC.**

| STATEMENT ON DEVIATION / VARIATION in utilisation of funds raised   |  |                     |                             |                |  |                |
|---|--|---------------------|-----------------------------|----------------|--|----------------|
| Name of listed entity   | My Mudra Fincorp Limited   |                     |                             |                |  |                |
| Mode of Fund Raising  | Initial Public Offer   |                     |                             |                |  |                |
| Date of Raising Funds   | 12th September, 2024   |                     |                             |                |  |                |
| Amount Raised   | Rs. 3,326.40 Lakhs   |                     |                             |                |  |                |
| Reported filed for quarter ended  | 31st March, 2025   |                     |                             |                |  |                |
| Monitoring Agency   | Not Applicable   |                     |                             |                |  |                |
| Monitoring Agency Name, if Available  | Not Applicable   |                     |                             |                |  |                |
| Is there a Deviation / Variation in use of funds raised   | No   |                     |                             |                |  |                |
| If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders  | Not Applicable   |                     |                             |                |  |                |
| If yes, Date of shareholder 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, in the following table   | Objects are:<br>1. Repayment of a portion of certain borrowing availed by our Company.<br>2. Investment in technology development and digital infrastructure.<br>3. To meet Working Capital requirements<br>4. General Corporate Purpose.<br>5. Issue related expenses in relation to Issue.<br>Deviation : Not Applicable |                     |                             |                |  |                |
|   | (Rs. in lakhs)   |                     |                             |                |  |                |
| Original Object   | Modified Object, if any  | Original Allocation | Modified allocation, if any | Funds Utilised | Amount of Deviation/Variation for the quarter according to applicable object | Remarks if any |
| Repayment of a portion of certain borrowing availed by our Company.   | Not Applicable   | 625.00              | Not Applicable              | 625.00         | Not Applicable   | None           |
| Investment in technology development and digital infrastructure.  | Not Applicable   | 660.00              | Not Applicable              | 198.00         | Not Applicable   | None           |
| To meet Working Capital requirements  | Not Applicable   | 700.00              | Not Applicable              | 300.00         | Not Applicable   | None           |
| General Corporate Purpose.  | Not Applicable   | 812.10              | Not Applicable              | -              | Not Applicable   | None           |
| Issue related expenses in relation to Issue.  | Not Applicable   | 529.30              | Not Applicable              | 529.30         | Not Applicable   | None           |
| <b>Deviation or variation could mean:</b>   |  |                     |                             |                |  |                |
| (a) Deviation in the objects or purposes for which the funds have been raised or  |  |                     |                             |                |  |                |
| (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or  |  |                     |                             |                |  |                |
| (c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.   |  |                     |                             |                |  |                |
| <b>For My Mudra Fincorp Limited</b>   |  |                     |                             |                |  |                |
| VAIBHAV <small>Digitally signed by VAIBHAV</small><br>KULSHRESTHA <small>KULSHRESTHA</small><br>THA <small>Date: 2025.05.29 14:34:08 +05'30'</small><br>Vaibhav Kulshrestha<br>Managing Director<br>DIN: 06979149<br>Place: Delhi<br>Date: 29-05-2025 |  |                     |                             |                |  |                |



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