SAINIK FINANCE & INDUSTRIES LIMITED

Regd. Office- 129, Transport Centre, Rohtak Road, Punjabi Bagh, New Delhi – 110035
Corporate Office: 7th Floor, Corporate Office Tower, Ambience Mall, N.H.48, Gurugram-122002
E-mail: info@sainik.org Website: www.sainikfinance.com CIN: L26912DL1991PLC045449
Telephone No.-011-28315036/0124-2719000 Fax No.–011-28315044/ 0124-2719100

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Date - 12th November, 2026

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

Sub: Submission of Outcome of Board Meeting pursuant to Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.

Ref: Sainik Finance & Industries Limited (Scrip Code: 530265)

Dear Sir,

Pursuant to regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company at their meeting held on Thursday, 12th November, 2026 considered, approved, and took note on the following businesses and matters:

1) Unaudited Financial Results of the Company for the quarter / half year ended on 30th September, 2026 along with a Statement of Assets & Liabilities and Cash Flow Statement of the Company for the half year ended on 30th September, 2026.

2) Limited Review Report obtained from Statutory Auditors of the Company in respect of Unaudited Financial Results of the Company for the quarter / half year ended on 30th September, 2026.

Further, pursuant to Regulation 33 of the SEBI (listing Obligations & Disclosure Requirements) Regulation, 2015, we are enclosing herewith the following:

1) Unaudited Financial Results of the Company for the quarter / half year ended on September 30, 2026 along with a Statement of Assets & Liabilities and Cash Flow Statement of the Company for the half year ended on 30th September, 2026.

2) Limited Review Report issued by M/s. Kumra Bhatia & Co., Statutory Auditors of the Company on Unaudited Financial Results of the Company for the quarter / half year ended on 30th September, 2026.

3) Certified True Copy of the Board Resolution passed at this Board Meeting to authorise directors of the Company to sign the Unaudited Financial Result of the Company for the quarter / half year ended on 30th September, 2026.

The meeting commenced at 12:00 P.M. and concluded at 01:15 P.M.

Kindly take the same on your record for the Company.

Thanking You,
Yours faithfully,
For **Sainik Finance & Industries Limited**

Piyush Garg
Digitally signed by Piyush Garg
Date: 2026.11.12 13:21:45 +05'30'

Piyush Garg
Company Secretary &
Compliance Officer
M. No.: A62134

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Statement of Financial Results of the Company for the quarter/half year ended September 30, 2026

(Rs. in lakhs)

S.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)
	Revenue from operation -						
(i)	Interest income	429.43	441.93	408.95	871.36	770.94	1,688.02
(I)	**Total revenue from operations**	**429.43**	**441.93**	**408.95**	**871.36**	**770.94**	**1,688.02**
(II)	Other income	-	0.09	-	0.09	-	7.09
(III)	**Total Income (I+II)**	**429.43**	**442.02**	**408.95**	**871.45**	**770.94**	**1,695.11**
	Expenses -						
(i)	Finance costs	224.35	270.52	257.34	494.87	485.15	1,049.54
(ii)	Employee benefits expense	25.47	25.32	22.89	50.79	45.68	130.26
(iii)	Depreciation & amortisation	-	-	-	-	-	-
(iv)	Impairment of financial instruments	(25.25)	5.93	46.55	(19.32)	55.85	31.10
(v)	Changes in inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-	-	-
(vi)	Other expenses	19.36	17.02	20.90	36.38	30.77	42.21
(IV)	**Total Expenses**	**243.93**	**318.79**	**347.68**	**562.72**	**617.45**	**1,253.11**
	Profit/(Loss) before exceptional items	**185.50**	**123.23**	**61.27**	**308.73**	**153.49**	**442.00**
	Exceptional items	-	-	-	-	-	-
(VII)	**Profit from operations before extraordinary items and tax (3-4)**	**185.50**	**123.23**	**61.27**	**308.73**	**153.49**	**442.00**
VIII	Extraordinary items	-	-	-	-	-	
(V)	**Profit before tax (III-IV)**	**185.50**	**123.23**	**61.27**	**308.73**	**153.49**	**442.00**
(VI)	Tax Expenses						
	(1) Current tax	42.57	32.51	-	75.08	-	39.54
	(2) Deferred tax	6.36	(1.49)	(11.71)	4.87	(14.05)	(14.10)
(VII)	**Profit for the year (V-VI)**	**136.57**	**92.21**	**72.98**	**228.78**	**167.54**	**416.56**
(VIII)	Other Comprehensive Income net of tax	-	-	-	-	-	(8.20)
(IX)	**Total comprehensive income (VII+VIII)**	**136.57**	**92.21**	**72.98**	**228.78**	**167.54**	**408.36**
(X)	Paid up Equity Share Capital (Face value of Rs 10/- each)	1,088.00	1,088.00	1,088.00	1,088.00	1,088.00	1,088.00
(XI)	Reserves excluding Revaluation Reserve as per Balance Sheet						3,739.64
(XII)	**Earnings per share (not annualised):**						
	(a) Basic (Rs.)	1.26	0.85	0.67	2.10	1.54	3.83
	(b) Diluted (Rs.)	1.26	0.85	0.67	2.10	1.54	3.83
	(c) Face value per equity share (Rs)	10.00	10.00	10.00	10.00	10.00	10.00



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Notes :-

1) Statement of Assets and Liabilities of the Company as at September 30, 2026 :

(Rs. In lakhs)

S.No.	Particulars	As at September 30, 2026 (Un-audited)	As at September 30, 2025 (Un-audited)
	ASSETS		
1	**Financial Assets**		
(a)	Cash & cash equivalents	47.68	110.92
(b)	Bank balances other than Cash & cash equivalents		
(c)	Receivables		
	- Trade Receivables		
	- Other Receivables		
(d)	Loans	13,052.60	15,451.72
(e)	Investments	0.76	0.79
(f)	Other financial assets	782.53	886.06
2	**Non-financial Assets**		
(a)	Inventories		
(b)	Current tax assets(net)	143.77	227.66
(c)	Deferred tax asset (net)	143.20	145.26
(d)	Property, plant and equipment	0.01	0.01
(e)	Other intangible assets		
(f)	Capital work in progress		
(g)	Right of use assets		
(h)	Other non-financial assets	-	-
	TOTAL ASSETS	**14,170.55**	**16,822.42**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Payables		
	- Trade Payables		
	total outstanding dues of micro enterprises and small enterprises		
	total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(ii)Other Payables		
	total outstanding dues of micro enterprises and small enterprises		
	total outstanding dues of creditors other than micro enterprises and small enterprises		
(b)	Borrowings	8,263.44	11,307.46
(c)	Other financial liabilities	757.57	817.37
2	**Non-Financial Liabilities**		
(a)	Provisions	96.12	60.22
(b)	Other non-financial liabilities	49.43	50.56
	EQUITY		
(a)	Equity share capital	1,088.00	1,088.00
(b)	Other equity	3,915.99	3,498.81
	TOTAL - LIABILITIES AND EQUITY	**14,170.55**	**16,822.42**



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2) Cash Flows Statement of the Company for the half year ended September 30, 2026 :

(Rs. In lakhs)

S.No.	Particulars	September 30, 2026 (Un-audited)	September 30, 2025 (Un-audited)
	Cash From Operating Activities:		
A	**Cash From Operating Activities:**		
	Net profit before tax	308.73	153.49
	Adjustments for :-		
	Impairement of financial instruments	(19.32)	55.85
	Sundry balance written back	-	-
	Net Gain on fair value changes	-	-
	Increase/Decrease in provisions	-	-
	Operating profit before working capital changes-	**289.41**	**209.34**
	Adjustments for :-		
	(Increase) in loans and advances	1,079.32	(3,481.41)
	(Increase)/Decrease in other financial assets	626.61	288.80
	Decrease in other non financial assets	-	-
	Increase/ (Decrease) in other financial liabilities	217.32	-
	Increase/ (Decrease) in trade payables & other liabilities	(58.80)	(435.58)
	Cash used in operations-	**2,153.86**	**(3,418.85)**
	Income tax refund	-	-
	Income tax paid	(87.13)	(76.82)
	Cash Flow Before Extraordinary Items	**2,066.73**	**(3,495.67)**
	Extraordinary items	-	-
	Net cash flow from operating activities (A)	**2,066.73**	**(3,495.67)**
B.	**Cash flow from investing activities:**		
	Net cash flow from investing activities (B)	-	-
C.	**Cash flow from financing activities:**		
	Proceeds/(Repayment) of borrowing	(2,231.61)	2,826.39
	Dividend paid	(54.41)	-
	Net cash used in financing activities (C)	**(2,286.02)**	**2,826.39**
	Net increase/ (decrease) in cash and cash equivalents (A+B+C)	(219.29)	(669.28)
	Cash and cash equivalents as at the beginning of the year	266.97	780.20
	Cash and cash equivalents as at the end of the year		
	- Cash and cash equivalents	47.68	110.92
	- Non-current bank balances	-	-
		47.68	110.92

3) The results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meeting held on 12 November, 2026

4) The auditors have carried out Limited Review of the financials results for the quarter/half year ended September 30, 2026, as required under Regulation 33 of the SEBI (listing obligation and Disclosure requirements) Regulation 2015.

5) The main business of the Company is financing activity. Further, all activities are carried out within India. As such, there are no separate reportable segments as per the Indian Accounting Standard 108 (Ind AS) on Operating Segment.

6) There are no exceptional/ extraordinary items during the above mentioned periods.

7) Previous period / year figures have been regrouped / reclassified, wherever found necessary, to conform to current period / year classification.

SAINIK FINANCE & INDUSTRIES LTD. NEW DELHI

By order of the Board
Sainik Finance & Industries Limited

Sarvesh Sindhu
Director (DIN-06545787)

Place: Gurugram (Haryana)
Date: 12 November, 2026

Kumra Bhatia & Co.
CHARTERED ACCOUNTANTS

FLAT NO. 8, VASANT ENCLAVE,
NEW DELHI - 110057

TEL. : +91-11-44797545, 41008406
Email : kumrabhatia@hotmail.com
PRAVEEN BHATIA : pkb54@live.com
KARAN KUMRA : karankumra@hotmail.com

Limited review report to the Board of Directors of Sainik Finance & Industries Limited for the quarter ended 30 September, 2026

We have reviewed the accompanying statement of unaudited financial results of M/s Sainik Finance & Industries Limited ("the Company"') for the quarter ended 30 September 2026 ("Statement"). This Statement is the responsibility of the Company's management and has been approved by the Board of Directors on 12 November, 2026. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditors of Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statements are free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedure applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with applicable accounting standards prescribed by section 133 of the Companies Act, 2013 read with rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Kumra Bhatia & Co.
Chartered Accountants
Firm Registration No.002848N
UDIN: 26090572TWZLGA1434

KUMRA BHATIA & CO. New Delhi Chartered Accountants

(Harish Kumar Bhargava)
Partner
M. No.090572

Place: New Delhi
Date: 12 November 2026

Sainik Finance & Industries Limited

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Ref. No. ..... *Dated* .....

EXTRACT OF THE MINUTES OF THE MEETING OF BOARD OF DIRECTORS OF SAINIK FINANCE & INDUSTRIES LIMITED HELD ON THURSDAY 12TH NOVEMBER, 2026 AT 12:00 P.M. AT THE 7TH FLOOR, OFFICE TOWER, AMBIENCE MALL, N.H.-48, GURUGRAM, HARYANA – 122002, THROUGH VIDEO CONFERENCING

APPROVAL OF THE UNAUDITED FINANCIAL RESULTS OF THE COMPANY FOR THE QUARTER / HALF YEAR ENDED ON 30TH SEPTEMBER, 2026.

"RESOLVED THAT on the recommendation of Audit Committee, the Un-audited Financial Results of the Company for the quarter / half year ended on 30th September, 2026 along with a Statement of Assets & Liabilities and Cash Flow of the Company for the half year ended on 30th September, 2026 duly examined & reviewed by the Audit Committee as placed before the Board Meeting be and is hereby approved and taken on record.

RESOLVED FURTHER THAT Sh. Somvir Sindhu and Sh. Sarvesh Sindhu, Directors of the Company be and are hereby severally authorized to sign the said Un-audited Financial Results of the Company on behalf of the Board of Directors of the Company and notify to all the Stock Exchanges wherein the shares of the Company are listed and to get the same published in the newspapers as per the requirements of the SEBI (LODR) Regulations 2015."

Certified True Copy
For Sainik Finance & Industries Limited

SAINIK FINANCE & INDUSTRIES LTD. New Delhi

Piyush Garg
Company Secretary
M. No.: A62134