July 17, 2026

To,
The Manager
Listing Department
BSE Limited ("BSE")
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort
Mumbai 400 001

To
The Manager,
Listing Department
National Stock Exchange of India Limited ("NSE")
Exchange Plaza, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051

BSE Scrip Code: 544799
NSE Symbol: TURTLEMINT
ISIN: INE0OC301013

Sub: Outcome of the Board Meeting of the Company held today i.e. Friday, July 17, 2026.

Dear Sir/Ma'am,

Pursuant to the provisions of Regulations 30 and 33 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"SEBI Listing Regulations"**), we would like to inform you that the Board of Directors of the Company at their meeting held today i.e., Friday, July 17, 2026, which commenced at 3.30 P.M. (IST) and concluded at 4.23 P.M. (IST), have inter alia, considered, approved and taken on record the following:

1. Audited Financial Results (standalone and consolidated, including balance sheet, statement of profit and loss and the cash flow statement) of the Company for the quarter and financial year ended March 31, 2026, along with Auditor's Reports thereon.

2. Appointment of M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (Firm Registration Number: 003990S/S200018), as the Internal Auditors of the Company for the financial year 2026-27 based on the recommendation of Audit Committee.

The report of the Auditors is with an unmodified opinion, with respect to the Audited Financial Results (standalone and consolidated) of the Company for the quarter and financial year ended March 31, 2026.

The details required under Regulation 30 of the SEBI Listing Regulations read with SEBI Master Circular no. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 updated on January 30, 2026, for item no. 2 annexed as Annexure I is enclosed herewith.

The above outcome is also uploaded and available on our company's website at www.turtlemint.com

We request you to take the above information on record.

Yours Faithfully,

Thanking You,

For Turtlemint Fintech Solutions Limited
(Formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

PRASHANT SAINI

Digitally signed by PRASHANT SAINI
Date: 2026.07.17 18:19:02 +05'30'

Prashant Saini
Company Secretary & Compliance Officer
Membership No: A23769

Encl: As above.

turtlemint

ANNEXURE I

Details of Appointment of Auditor

Sr. No	Details of events that need to be provided	Information of such event(s)
1.	Name of the Firm	M/s. PKF Sridhar & Santhanam LLP (Firm Registration Number: 003990S/S200018)
2.	Reason for change viz., appointment, resignation, removal, death or otherwise	Appointment as Internal Auditors of the Company
3.	Date and term of reappointment	July 17, 2026, Appointed for the financial year 2026-27
4.	Brief profile (in case of appointment)	PKF Sridhar & Santhanam LLP ("PKF") is a leading Indian firm of Chartered Accountants and business advisers, with a legacy of over five decades and a strong presence across India. PKF combines deep local knowledge with access to global expertise and best practices. The firm has a multidisciplinary team of over 1,000 professionals and extensive experience in assurance, internal audit, risk advisory, governance, compliance, forensic investigations, taxation, and business consulting services. The firm's quality framework is aligned with professional standards and is supported by robust internal quality review processes, advanced audit methodologies, and technology-enabled audit tools.
5.	Disclosure of Relationship between Directors	Not Applicable

12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai-400028, India
Tel: +91 22 6819 8000

Independent Auditor's Report on the Quarterly and Year to Date Consolidated Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Turtlemint Fintech Solutions Limited *(formerly Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)*

Report on the audit of the Consolidated Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date consolidated financial results of Turtlemint Fintech Solutions Limited *(formerly Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)* ("Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") for the quarter ended March 31, 2026 and for the year ended March 31, 2026 ("Statement"), attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) 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 Statement:

i. includes the results of the following entities: - Turtlemint Mutual Fund Distributors Private Limited and Turtlemint Insurance Broking Services Private Limited
ii. are presented in accordance with the requirements of the Listing Regulations in this regard; and
iii. gives a true and fair view in conformity with the applicable accounting standards, and other accounting principles generally accepted in India, of the consolidated net loss and other comprehensive loss and other financial information of the Group for the quarter ended March 31, 2026 and for the year ended March 31, 2026.

Basis for Opinion

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

Management's Responsibilities for the Consolidated Financial Results

The Statement has been prepared on the basis of the consolidated annual financial statements. The Holding Company's Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the net loss and other comprehensive loss and other financial information of the Group in accordance with the applicable accounting standards prescribed under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The respective Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of their respective company(ies) 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 for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective Board of Directors of the companies included in the Group are responsible for assessing the ability of their respective company(ies) to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are also responsible for overseeing the financial reporting process of their respective company(ies).

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is 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 the Statement.

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 Statement, 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 control 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 with reference to financial statements 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 the Board of Directors.
- Conclude on the appropriateness of the 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 ability of the Group 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 Statement 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 Group to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results of the entities within the Group of which we are the independent auditors to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of the financial information of such entities included in the Statement of which we are the independent auditors. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the Statement of which we are the independent auditors 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 Master Circular issued by the Securities Exchange Board of India under Regulation 33 (8) of the Listing Regulations, to the extent applicable.

Other Matter

The Statement includes the results for the quarter ended March 31, 2026 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 and the audited year-to-date figures up to the end of the third quarter of the current financial year, which were subjected to audit.

For **S.R. Batliboi & Co. LLP**
Chartered Accountants
ICAI Firm Registration Number: 301003E/E300005

SHRAWAN BHAGWATI JALAN
Digitally signed by SHRAWAN BHAGWATI JALAN
DN: cn=SHRAWAN BHAGWATI JALAN, c=IN, o=Personal
Date: 2026.07.17 17:55:09 +05'30'

per **Shrawan Jalan**
Partner
Membership No.: 102102

UDIN: 26102102DISGFP7367

Place: Mumbai
Date: July 17, 2026

Turtlemint Fintech Solutions Limited

(formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

Registered Office : The ORB Sahar, 4 and 4A, 1st Floor, A wing, Marol Village, Andheri East, Mumbai 400 099, Maharashtra, India

Corporate Identity Number (CIN) : U74999MH2015PLC263315

Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Statement of Audited Consolidated Financial Results for the quarter and year ended March 31, 2026

(All amounts in Indian Rupees in million, unless otherwise stated)

Sr.No.	Particulars	For the quarter ended			For the year ended	
		March 31, 2026 (Audited) (Refer Note 5)	December 31, 2025 (Audited) (Refer Note 5)	March 31, 2025 (Audited) (Refer Note 5)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
I	**Income**					
	Revenue from operations	3,572.13	2,777.42	2,516.45	10,982.83	6,627.12
	Other income	32.28	17.99	51.42	110.67	304.94
	Total income (I)	**3,604.41**	**2,795.41**	**2,567.87**	**11,093.50**	**6,932.06**
II	**Expenses**					
	Employee benefits expense	593.32	605.15	589.09	2,423.95	2,226.45
	Finance costs	4.89	4.36	4.81	20.56	22.67
	Depreciation and amortisation expenses	39.74	40.42	69.67	161.86	292.18
	Impairment losses on financial instruments	(2.55)	5.93	5.05	25.48	35.22
	Other expenses	3,020.70	2,552.51	2,294.28	9,837.94	6,249.16
	Total expenses (II)	**3,656.10**	**3,208.37**	**2,962.90**	**12,469.79**	**8,825.68**
III	**Profit/(Loss) before exceptional items and tax (III = I-II)**	**(51.69)**	**(412.96)**	**(395.03)**	**(1,376.29)**	**(1,893.62)**
IV	**Exceptional items - (Refer Note 6)**	**0.03**	**209.45**	**-**	**549.32**	
V	**Profit/(Loss) before tax (V= III-IV)**	**(51.72)**	**(622.41)**	**(395.03)**	**(1,925.61)**	**(1,893.62)**
VI	**Tax expense**					
	Current tax	-	-	-	-	-
	Deferred tax	(82.95)	-	(0.61)	(82.95)	47.43
	Total Tax expense (VI)	**(82.95)**	**-**	**(0.61)**	**(82.95)**	**47.43**
VII	**Profit/(Loss) for the period/year (VII = V-VI)**	**31.23**	**(622.41)**	**(394.42)**	**(1,842.66)**	**(1,941.05)**
VIII	**Other comprehensive income/ (loss) (OCI)**					
	Items that will not be reclassified to profit or loss:					
	Remeasurements of gains/(losses) of defined benefit plans	(4.09)	(3.98)	1.26	(15.69)	(3.71)
	Income tax relating to items that will not be reclassified to profit or loss	2.89	-	(0.61)	2.89	0.19
	Other comprehensive income / (loss) for the period/year, net of tax	**(1.20)**	**(3.98)**	**0.65**	**(12.80)**	**(3.52)**
IX	**Total comprehensive income/ (loss) for the period/year, net of tax**	**30.03**	**(626.39)**	**(393.77)**	**(1,855.46)**	**(1,944.57)**
X	**Paid-up equity share capital (equity shares of INR 1 each)**	**53.39**	**53.39**	**0.10**	**53.39**	**0.10**
XI	**Other Equity**				**2,982.41**	**4,088.80**
XII	**Earnings Per Equity Share (Refer Note 7)**					
	Basic EPS (in INR)	0.12	(2.39)	(1.49)	(7.10)	(7.33)
	Diluted EPS (in INR)	0.12	(2.39)	(1.49)	(7.10)	(7.33)

Turtlemint Fintech Solutions Limited

(formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

Registered Office : The ORB Sahar, 4 and 4A, 1st Floor, A wing, Marol Village, Andheri East, Mumbai 400 099, Maharashtra, India

Corporate Identity Number (CIN) : U74999MH2015PLC263315

Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Consolidated Statement of Assets and Liabilities

(All amounts in Indian Rupees in million, unless otherwise stated)

Particulars	As on	
	March 31, 2026 (Audited)	**March 31, 2025 (Audited)**
ASSETS		
Non-current assets		
Property, plant and equipment	59.07	67.85
Goodwill	91.00	91.00
Other intangible assets	28.89	42.89
Right-of-use assets	161.26	237.85
Financial assets		
(i) Other financial assets	56.43	50.64
Deferred tax assets (net)	85.84	-
Income tax assets (net)	590.11	301.47
Other non-current assets	0.84	0.27
Total non-current assets	**1,073.44**	**791.97**
Current assets		
Financial assets		
(i) Trade receivables	1,587.98	1,378.23
(ii) Cash and cash equivalents	682.06	913.70
(iii) Bank balances other than (ii) above	568.34	920.46
(iv) Other financial assets	22.28	1,330.28
Other current assets	566.79	227.02
Total current assets	**3,427.45**	**4,769.69**
TOTAL ASSETS	**4,500.89**	**5,561.66**
EQUITY AND LIABILITIES		
Equity		
Equity share capital	53.39	0.10
Instruments entirely equity in nature	15.74	15.73
Other equity	2,982.41	4,088.80
Total equity	**3,051.54**	**4,104.63**
Liabilities		
Non-current liabilities		
Financial liabilities		
(i) Lease liabilities	79.57	168.37
Provisions	116.96	85.09
Total non-current liabilities	**196.53**	**253.46**
Current liabilities		
Financial liabilities		
(i) Lease liabilities	105.42	97.64
(ii) Trade payables		
(a) Total outstanding dues of micro enterprises and small enterprises	63.64	62.67
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	645.88	591.27
(iii) Other financial liabilities	124.62	204.96
Other current liabilities	266.37	198.53
Provisions	46.89	48.50
Total current liabilities	**1,252.82**	**1,203.57**
Total liabilities	**1,449.35**	**1,457.03**
TOTAL EQUITY AND LIABILITIES	**4,500.89**	**5,561.66**

Turtlemint Fintech Solutions Limited

(formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

Registered Office : The ORB Sahar, 4 and 4A, 1st Floor, A wing, Marol Village, Andheri East, Mumbai 400 099, Maharashtra, India

Corporate Identity Number (CIN) : U74999MH2015PLC263315

Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Consolidated Statement of Cash flows

(All amounts in Indian Rupees in million, unless otherwise stated)

Sr.No.	Particulars	For the year ended March 31, 2026 (Audited)	For the year ended March 31, 2025 (Audited)
A.	**Cash flows from operating activities**		
	(Loss) before tax	(1,925.61)	(1,893.62)
	Adjustments to reconcile loss before tax to net cashflows :		
	Depreciation and amortisation expenses	161.86	292.18
	Interest on bank loan	2.32	0.67
	Impairment losses on financial instruments	25.48	35.22
	Interest expense on lease liabilities	18.24	22.00
	Interest income on deposits	(83.27)	(266.46)
	Interest income on unwinding of security deposits	(4.22)	(3.79)
	Interest on Income-tax refunds	(18.43)	(26.11)
	Gain on early termination of lease	(1.99)	(8.58)
	(Gain)/Loss on disposal of property plant and equipment	(1.79)	5.92
	Financial Instruments related expenses	525.18	-
	IPO related expenses	24.14	-
	Share based payment expense	249.63	117.60
	Operating cash flow before working capital changes	**(1,028.46)**	**(1,724.97)**
	Working capital adjustments:		
	(Increase)/Decrease in other financial assets	(15.21)	15.64
	(Increase)/Decrease in other assets	(353.59)	(106.42)
	(Increase)/Decrease in trade receivables	(219.02)	(545.83)
	Increase / (Decrease) in trade payables	55.58	(46.81)
	Increase / (Decrease) in other financial liabilities	(81.96)	41.24
	Increase / (Decrease) in other liabilities	67.84	(142.89)
	Increase / (Decrease) in provisions	14.57	28.67
	Cash (used) in operations	**(1,560.25)**	**(2,481.37)**
	Net Income tax refund/(paid)	(261.88)	323.29
	Net cash flow (used) in operating activities (A)	**(1,822.13)**	**(2,158.08)**
B.	**Cash flows from investing activities**		
	Acquisition of Subsidiary company (net of cash and cash equivalent acquired INR. 1,188.59 million)	-	139.55
	Purchase of property, plant and equipment	(25.99)	(20.12)
	Proceeds from sale of property, plant and equipment	1.86	0.57
	Interest received on deposits	142.96	366.12
	Redemption in fixed deposits	(7,930.83)	15,578.19
	Investment in fixed deposits	9,532.21	(13,712.05)
	Net cash flow generated from investing activities (B)	**1,720.21**	**2,352.26**
C.	**Cash flows from financing activities**		
	Proceeds from issuance of equity share capital	1.38	83.52
	Acquisition of Non-controlling Interest	-	(86.77)
	Share issue expenses paid	(27.94)	-
	Proceeds from issuance of compulsorily convertible preference shares	29.97	-
	Loan taken	320.00	150.00
	Loan repaid	(320.00)	(150.00)
	Interest on bank loan	(2.32)	(0.67)
	Payment of lease liabilities (principal)	(112.57)	(102.48)
	Payment of lease liabilities (interest)	(18.24)	(22.00)
	Tax on buy back of equity shares	-	(19.00)
	Net cash flow (used in) financing activities (C)	**(129.72)**	**(147.40)**
D.	**Net Increase/(Decrease) in cash and cash equivalents (A+B+C)**	**(231.64)**	**46.78**
	Cash and cash equivalents at the beginning of the year	913.70	866.92
E.	**Cash and cash equivalents at the end of the year**	**682.06**	**913.70**

Notes to Consolidated Statement of Cash flows

- The above consolidated Statement of Cash Flows has been prepared under the 'Indirect Method' as set out in Ind AS 7, 'Statement of Cash Flows' specified under section 133 of Companies Act, 2013 read with paragraph 7 of Companies (Accounts) Rules 2014.

Notes to Statement of Audited Consolidated Financial Results

1 Turtlemint Fintech Solutions Limited (the 'Company') has prepared consolidated audited financial results (the 'Statement') for the quarter and year ended March 31, 2026 in accordance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies ('Indian Accounting Standards' / 'IND AS') Rules, 2015 as amended and the relevant provision of the Companies Act, 2013, as applicable.

2 The shareholders of the Company approved the conversion of the Company from a private limited company to a public limited company through a special resolution passed at the Extraordinary General Meeting held on May 23, 2025. Consequently, the name of the Company was changed to Turtlemint Fintech Solutions Limited, and a fresh Certificate of Incorporation was issued by the Registrar of Companies on June 05, 2025.

3 The Consolidated Audited Financial Results of the Company and its subsidiaries (together referred to as 'Group'), for the quarter and year ended March 31, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on July 17, 2026 . Refer - Note 15 for list of subsidiaries forming part of Consolidated Audited Financial Results.

4 These Consolidated Audited Financial Results for the quarter and year ended March 31, 2026 have been subjected to audit by the Statutory Auditors of the Company and the auditors have issued an unmodified audit report.

5 The figures for the quarter ended March 31, 2026 and quarter ended March 31, 2025 are the balancing figures between the audited figures for the year ended March 31, 2026 and March 31, 2025, respectively and audited figures for the nine months ended December 31, 2025 and nine months ended December 31, 2024, respectively. Audit for the nine months ended December 31, 2025 and nine months ended December 31, 2024 was conducted for the purpose of IPO filing.
Further, the figures for the quarter ended December 31, 2025 are the balancing figures between the audited figures for the nine months period ended December 31, 2025 and six months period ended September 30, 2025. Audit for the six months period ended September 30, 2025 was also conducted for the purpose of IPO filing.

6 Exceptional items - includes following -

Particulars	For the quarter ended		For the year ended
	March 31, 2026	December 31, 2025	March 31, 2026
- IPO related expenses (refer (i) below)	0.03	-	24.14
- Financial Instruments related expenses (refer (ii) below)	-	209.45	525.18

(i) During the year ended March 31, 2026, the Company incurred costs in connection with its Initial Public Offering ("IPO"). In accordance with Ind AS 32 Financial Instruments: Presentation, only those IPO-related costs that are incremental and directly attributable will be adjusted against security premium balance/ recoverable from selling shareholders. Costs that do not meet this criterion, are charged to the Statement of Profit and Loss. Accordingly, IPO-related costs amounting to INR 24.14 million have been recognised as "Exceptional Items" for the year ended March 31, 2026 and INR 0.03 million for the quarter ended March 31, 2026, as these expenses are non-recurring in nature and do not arise from the Company's ordinary operating activities. Further, certain IPO-related costs amounting to INR 201.83 million, which are directly attributable to the issuance of equity instruments under IPO, have been disclosed in Other Current Assets under "Prepaid Expenses".

(ii) The Board of Directors of the Company at its meeting held on July 12, 2025 and Shareholders of the Company in their extraordinary general meeting held on July 17, 2025, approved a bonus issue of 500 equity shares for every equity share held by the equity shareholders of the Company as of July 12, 2025. Accordingly, the Board of Directors of the Company has, pursuant to the resolution dated July 21, 2025, made an allotment of 52,636,000 bonus equity shares of INR. 1/- each to its equity shareholders utilising securities premium account balance.
Consequent to the bonus issue to the equity shareholders, the Board of Directors at its meeting held on August 12, 2025 and Shareholders of the Company in their extraordinary general meeting held on August 14, 2025, approved to adjust the conversion ratio of Seed Round CCPS, Series A CCPS, Series B CCPS, Series C CCPS, Series C1 CCPS, Series C2 CCPS, Series D CCPS, Series D1 CCPS, Series D2 CCPS and Series E CCPS to give an impact of the bonus issue referred above. Furthermore, the shareholders of the Company entered into the first amendment to the Series E amended and restated shareholders' agreement ('the agreement') wherein the conversion ratio were agreed to be modified and adjusted downwards to 477:1 on the filling of the Pre-filled Draft Red Herring Prospectus (PDRHP) and further changed pursuant to the Board resolution dated May 28, 2026 approving the draft filing of Updated Draft Red Herring Prospectus-II (UDRHP-II). Consequently, the conversion ratio was revised to 463:1 for Seed Round CCPS, Series A CCPS, Series B CCPS, Series C CCPS, Series D CCPS, Series D1 CCPS, Series D2 CCPS and Series E CCPS, 622.5437:1 for Series C1 CCPS and 511.5499:1 for Series C2 CCPS. The approval of UDRHP-II and the revised conversion ratio resulted in an increase in the shareholding of the existing equity shareholders of the Company. Such increase has been accounted as an expense amounting to INR 525.18 million during the year ended March 31, 2026 and presented under 'Exceptional items' in the statement of consolidated audited financial results for the year ended March 31, 2026. Vide Board resolution dated May 28, 2026, all CCPS holders converted their CCPS into equity shares at the aforesaid agreed conversion ratio.

7 Earnings per share for the quarters are not annualised.

8 As a consequence of the transaction described in Note 6(ii), the number of shares used for the calculation of basic and diluted earnings per share, and the earnings per share (including that in the comparative periods), have been adjusted for pursuant to Paragraph 64 of Ind AS 33 - "Earnings Per Share", prescribed under Section 133 of the Companies Act, 2013.

9 No stock options were granted during the quarter ended March 31, 2026. However, during the year ended March 31, 2026, the Company granted 3,633,174 stock options under the Employee Stock Option Scheme 2025. These options are convertible into an equal number of equity shares of the Company having a face value of INR 1 each and were approved by the Nomination and Remuneration Committee (NRC) for grant to eligible employees of the Company and its subsidiaries. The share-based payment expense recognized for the quarter and year ended March 31, 2026 amounted to INR 67.76 million and INR 249.63 million, respectively.

10 No stock options were allotted during the quarter ended March 31, 2026. However, during the year ended March 31, 2026, the Company allotted 647,733 Equity Shares to the eligible Employees pursuant to the exercise of options under the approved employee stock option schemes.

Notes to Statement of Audited Consolidated Financial Results (continued)

11 The Government of India has notified the Code on Social Security, 2020 ("Social Security Code"); the Occupational Safety, Health and working conditions Code 2020; the Industrial Relations Code 2020 and the Code on Wage, 2019 (collectively, the "Labour Codes") on November 21, 2025. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to Labour codes. In accordance with Ind AS 19 – Employee benefits, changes to employee benefit plans arising from legislative amendments are treated as plan amendments, requiring immediate recognition of past service cost in the Statement of Profit and Loss. This approach is consistent with guidance issued by the Institute of Chartered Accountants of India. The implementation of the Labour Codes has not resulted in any material impact in the financial statements for the year ended March 31, 2026 and for the quarter ended March 31, 2026. The Company continues to monitor the finalization of Central and State Rules as well as Government clarifications on other aspects of the Labour Codes and will incorporate appropriate accounting treatment based on these developments as required.

12 Subsequent to the year ended March 31, 2026 and pursuant to board resolution dated March 26, 2026, the company has entered into an agreement with the "Trifecta Venture Debt Fund - III and Trifecta Venture Debt Fund - IV on March 27, 2026 for an amount up to INR 1,000 million to be received against issuance of 13.75% Non-convertible Debentures (NCDs), interest payable at the end of each month with additional coupon payments at 0.6% on Debenture subscription amount (i.e. amount of funds raised via debentures) at the end of each quarter, wherein initial 8 months will be principal moratorium period. The Debentures will be issued in two tranches, Tranche A of INR 500 million to be received on or before April 10, 2026, and Tranche B up to INR 500 million on or before June 30, 2026. The first tranche of these debenture borrowings will be repayable within 36 months from the debentures issue date and redemption of second tranche will be co-terminus with first tranche. These NCDs creates first charge over all the assets of the company and its subsidiary Turtlemint Mutual Funds Distributors Private Limited, both present and future, and second charge over all the assets of its subsidiary company Turtlemint Insurance Broking Services Private Limited, both present and future. On April 06, 2026, Company has drawn INR 500 million against the Tranche A of these NCDs.

13 Subsequent to the year ended March 31, 2026, the Company has completed Initial Public Offer ("IPO") of 58,070,398 equity shares of face value of INR 1 each at an issue price of INR 152 per share, comprising of fresh issue of 43,468,552 shares, issued at an offer price of INR 152 per equity share to all the allottees amounting to INR 6,607.22 million and offer for sale of 14,601,846 equity shares by the selling shareholders aggregating to INR 2,219.48 million. Pursuant to the IPO, the equity shares of the Company were listed on the National Stock Exchange ("NSE") and Bombay Stock Exchange ("BSE") on June 29 ,2026. Accordingly, the financial results for the period prior to quarter and year ended March 31, 2026 are drawn up for the first time. The company was not mandatorily required to prepare and publish quarterly results for the quarter ended December 31, 2025 and March 31, 2025 in accordance with the regulations.

14 The Chief Operating Decision Maker (CODM) monitors the operating results of the Group as a whole for the purpose of making decisions about resource allocation and performance assessment. The Group is engaged in the business of providing insurance broking services, technical support and information and technology services. Thus in context of Ind AS 108 on Segment Reporting, is considered to constitute a single primary segment and there are no separate geographical segment.

15 Following is the List of Subsidiaries Included in the Consolidated Audited Financial Results:
(i) Turtlemint Insurance Broking Services Private Limited (w.e.f May 08, 2024)
(ii) Turtlemint Mutual Funds Distributors Private Limited

16 All amounts disclosed in the consolidated audited financial results have been rounded off to the nearest million, except earnings per share and where otherwise stated.

17 Figures for the previous year have been regrouped/reclassed wherever necessary, to correspond with the current year's classifications and disclosures.

18 These consolidated audited financial results are available on the website of BSE Limited ('BSE') (www.bseindia.com), National Stock Exchange of India Limited ('NSE') (www.nseindia.com) and Company's website (www.turtlemint.com).

For and on behalf of Board of Directors

DHIRENDRA NALIN MAHYAVANSHI

Digitally signed by DHIRENDRA NALIN MAHYAVANSHI
Date: 2026.07.17 17:37:08 +05'30'

Dhirendra Nalin Mahyavanshi
Managing Director & CEO
DIN : 06652017

Place : Mumbai
Date: July 17, 2026

12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai-400028, India

Tel: +91 22 6819 8000

Independent Auditor's Report on the Quarterly and Year to Date Audited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Turtlemint Fintech Solutions Limited *(formerly Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)*

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date standalone financial results of Turtlemint Fintech Solutions Limited (formerly Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited) (the "Company") for the quarter ended March 31, 2026 and for the year ended March 31, 2026 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net loss and other comprehensive loss and other financial information of the Company for the quarter ended March 31, 2026 and for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("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 together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Standalone Financial Results

The Statement has been prepared on the basis of the standalone annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net loss and other comprehensive loss of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting 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 provisions 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 for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the 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 Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is 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 the Statement.

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 Statement, 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 control 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 with reference to financial statements 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 the Board of Directors.
- Conclude on the appropriateness of the 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 results 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 Statement, including the disclosures, and whether the Statement represents 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.

Other Matter

The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the audited year-to-date figures up to the third quarter of the current financial year, which were subjected to audit by us.

For **S.R. Batliboi & Co. LLP**
Chartered Accountants
ICAI Firm Registration Number: 301003E/E300005

SHRAWAN BHAGWATI JALAN
Digitally signed by SHRAWAN BHAGWATI JALAN
DN: cn=SHRAWAN BHAGWATI JALAN, c=IN, o=Personal
Date: 2026.07.17 17:54:23 +05'30'

per Shrawan Jalan
Partner
Membership No.: 102102

UDIN: 26102102AHJXBR2837

Place: Mumbai
Date: July 17, 2026

Turtlemint Fintech Solutions Limited
(formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)
Registered Office : The ORB Sahar, 4 and 4A, 1st Floor, A wing, Marol Village, Andheri East, Mumbai 400 099, Maharashtra, India
Corporate Identity Number (CIN) : U74999MH2015PLC263315
Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Statement of Audited Standalone Financial Results for the quarter and year ended March 31, 2026
(All amounts in Indian Rupees in million, unless otherwise stated)

Sr.No.	Particulars	For the quarter ended			For the year ended	
		March 31, 2026 (Audited) (Refer Note 5)	December 31, 2025 (Audited) (Refer Note 5)	March 31, 2025 (Audited) (Refer Note 5)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
I	**Income**					
	Revenue from operations	205.29	119.36	73.68	464.45	306.66
	Other income	11.10	14.54	47.36	83.67	266.55
	Total income (I)	**216.39**	**133.90**	**121.04**	**548.12**	**573.21**
II	**Expenses**					
	Employee benefits expense	353.48	355.38	315.06	1,427.45	1,249.23
	Finance costs	2.24	2.53	2.51	10.66	12.45
	Depreciation and amortisation expenses	18.82	19.16	50.73	78.42	221.52
	Impairment losses on financial instruments	2.00	0.94	4.69	(3.24)	18.38
	Other expenses	146.61	162.04	164.65	568.85	613.65
	Total expenses (II)	**523.15**	**540.05**	**537.64**	**2,082.14**	**2,115.23**
III	**Profit/(Loss) before exceptional items and tax (III = I-II)**	**(306.76)**	**(406.15)**	**(416.60)**	**(1,534.02)**	**(1,542.02)**
IV	**Exceptional items - (Refer Note 6)**	**0.03**	**209.45**	-	**549.32**	-
V	**Profit/(Loss) before tax (V= III-IV)**	**(306.79)**	**(615.60)**	**(416.60)**	**(2,083.34)**	**(1,542.02)**
VI	**Tax expense**					
	Current tax	-	-	-	-	-
	Deferred tax	-	-	-	-	-
	Total Tax expense (VI)	**-**	**-**	**-**	**-**	**-**
VII	**Profit/(Loss) for the period/year (VII = V-VI)**	**(306.79)**	**(615.60)**	**(416.60)**	**(2,083.34)**	**(1,542.02)**
VIII	**Other comprehensive income/ (loss) (OCI)**					
	Items that will not be reclassified to profit or loss:					
	Remeasurements of gains/(losses) of defined benefit plans	(1.57)	(1.32)	(1.15)	(3.29)	(3.19)
	Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-
	Other comprehensive income / (loss) for the year, net of tax	**(1.57)**	**(1.32)**	**(1.15)**	**(3.29)**	**(3.19)**
IX	**Total comprehensive income/ (loss) for the year, net of tax**	**(308.36)**	**(616.92)**	**(417.75)**	**(2,086.63)**	**(1,545.21)**
X	**Paid-up equity share capital (equity shares of INR 10 each)**	**53.39**	**53.39**	**0.10**	**53.39**	**0.10**
XI	**Other Equity**				**3,007.48**	**4,345.03**
XII	**Earnings Per Equity Share (Refer Note 7)**					
	Basic EPS (in INR)	(1.18)	(2.36)	(1.57)	(8.03)	(5.83)
	Diluted EPS (in INR)	(1.18)	(2.36)	(1.57)	(8.03)	(5.83)

Turtlemint Fintech Solutions Limited

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Standalone Statement of Assets and Liabilities

(All amounts in Indian Rupees in million, unless otherwise stated)

Particulars	**As on March 31, 2026 (Audited)**	**As on March 31, 2025 (Audited)**
ASSETS		
Non-current assets		
Property, plant and equipment	39.53	46.34
Intangible assets	2.62	4.12
Right-of-use assets	84.38	137.02
Financial assets		
(i) Investments	1,936.07	1,147.16
(ii) Other financial assets	29.96	33.33
Income tax assets (net)	85.41	58.15
Other non-current assets	0.63	2.08
Total non-current assets	**2,178.60**	**1,428.20**
Current assets		
Financial assets		
(i) Trade receivables	330.41	452.65
(ii) Cash and cash equivalents	196.39	639.60
(iii) Bank balances other than (ii) above	455.71	910.29
(iv) Loans	-	65.71
(v) Other financial assets	2.74	1,286.50
Other current assets	368.90	80.03
Total current assets	**1,354.15**	**3,434.78**
TOTAL ASSETS	**3,532.75**	**4,862.98**
EQUITY AND LIABILITIES		
Equity		
Equity share capital	53.39	0.10
Instruments entirely equity in nature	15.74	15.73
Other equity	3,007.48	4,345.03
Total equity	**3,076.61**	**4,360.86**
Liabilities		
Non-current liabilities		
Financial liabilities		
(i) Lease liabilities	38.88	101.85
Provisions	49.48	50.84
Total non-current liabilities	**88.36**	**152.69**
Current liabilities		
Financial liabilities		
(i) Lease liabilities	63.50	56.00
(ii) Trade payables		
(a) Total outstanding dues of micro enterprises and small enterprises	36.34	20.83
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	87.56	74.36
(iii) Other financial liabilities	87.92	151.24
Other current liabilities	70.30	29.34
Provisions	22.16	17.66
Total current liabilities	**367.78**	**349.43**
Total liabilities	**456.14**	**502.12**
TOTAL EQUITY AND LIABILITIES	**3,532.75**	**4,862.98**

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Standalone Statement of Cash flows

(All amounts in Indian Rupees in million, unless otherwise stated)

Sr.No.	Particulars	For the year ended March 31, 2026 (Audited)	For the year ended March 31, 2025 (Audited)
A.	**Cash flows from operating activities**		
	(Loss) before tax	(2,083.34)	(1,542.02)
	Adjustments to reconcile loss before tax to net cashflows :		
	Depreciation and amortisation expenses	78.42	221.52
	Interest expense on lease liabilities	10.66	12.45
	Impairment losses on financial instruments	(3.24)	18.38
	Interest income on deposits	(76.48)	(244.13)
	Interest income on loans given	(0.63)	(4.91)
	Interest income on unwinding of security deposits	(3.16)	(2.62)
	Lease Rental	(0.92)	(0.88)
	Interest on Income-tax refunds	-	(9.26)
	Gain on early termination of lease	-	(4.75)
	(Gain)/Loss on disposal of property plant and equipment	(1.51)	5.93
	Share based payment expense	210.73	114.59
	IPO related expenses	24.14	-
	Financial Instruments related expenses	525.18	-
	Operating cash flow before working capital changes	**(1,320.15)**	**(1,435.70)**
	Working capital adjustments:		
	(Increase)/Decrease in other financial assets	8.63	7.78
	(Increase)/Decrease in other assets	(289.24)	0.87
	(Increase)/Decrease in trade receivables	131.18	(100.25)
	Increase / (Decrease) in provisions	(0.15)	11.91
	Increase / (Decrease) in trade payables	28.71	11.94
	Increase / (Decrease) in other financial liabilities	(63.32)	49.80
	Increase / (Decrease) in other liabilities	40.96	(23.03)
	Cash (used) in operations	**(1,463.38)**	**(1,476.68)**
	Net Income tax refund/(paid)	(19.61)	156.29
	Net cash flow (used) in operating activities (A)	**(1,482.99)**	**(1,320.39)**
B.	**Cash flows from investing activities**		
	Purchase of property, plant and equipment	(17.50)	(7.01)
	Proceeds from sale of property, plant and equipment	1.58	0.25
	Interest received on deposits	137.40	343.62
	Loan given to related party	(0.01)	(3.48)
	Loan repaid by related party	66.29	2.51
	Redemption in fixed deposits	7,338.42	9,310.86
	Investment in fixed deposits	(5,673.65)	(7,426.36)
	Investment in subsidiary	(750.00)	(1,139.05)
	Net cash flow generated from investing activities (B)	**1,102.53**	**1,081.34**
C.	**Cash flows from financing activities**		
	Proceeds from issuance of equity share capital	1.38	^
	Share issue expenses paid	(27.94)	-
	Proceeds from issuance of compulsorily convertible preference shares	29.97	83.52
	Payment of lease liabilities (principal)	(55.50)	(57.20)
	Payment of lease liabilities (interest)	(10.66)	(12.45)
	Net cash flow generated from / (used) in financing activities (C)	**(62.75)**	**13.87**
D.	**Net Increase / Decrease in cash and cash equivalents (A+B+C)**	**(443.21)**	**(225.18)**
	Cash and cash equivalents at the beginning of the year	639.60	864.78
E.	**Cash and cash equivalents at the end of the year**	**196.39**	**639.60**

^ Amount below rounding off convention followed by the Company.

Notes to Standalone Statement of Cash flows

- The above standalone Statement of Cash Flows has been prepared under the ‘Indirect Method’ as set out in Ind AS 7, ‘Statement of Cash Flows’ specified under section 133 of Companies Act, 2013 read with paragraph 7 of Companies (Accounts) Rules 2014.

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Corporate Identity Number (CIN) : U74999MH2015PLC263315

Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Notes to Statement of Audited Standalone Financial Results

1 Turtlemint Fintech Solutions Limited (the 'Company') has prepared standalone audited financial results (the 'Statement') for the quarter and year ended March 31, 2026 in accordance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies ('Indian Accounting Standards' / 'IND AS') Rules, 2015 as amended and the relevant provision of the Companies Act, 2013, as applicable.

2 The shareholders of the Company approved the conversion of the Company from a private limited company to a public limited company through a special resolution passed at the Extraordinary General Meeting held on May 23, 2025. Consequently, the name of the Company was changed to Turtlemint Fintech Solutions Limited, and a fresh Certificate of Incorporation was issued by the Registrar of Companies on June 05, 2025.

3 The Standalone Audited Financial Results of the Company for the quarter and year ended March 31, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on July 17, 2026 .

4 These standalone audited financial results for the quarter and year ended March 31, 2026 have been subjected to audit by the Statutory Auditors of the Company and the auditors have issued an unmodified audit report.

5 The figures for the quarter ended March 31, 2026 and quarter ended March 31, 2025 are the balancing figures between the audited figures for the year ended March 31, 2026 and March 31, 2025, respectively and audited figures for the nine months ended December 31, 2025 and nine months ended December 31, 2024, respectively. Audit for the nine months ended December 31, 2025 and nine months ended December 31, 2024 was conducted for the purpose of IPO filing.

Further, the figures for the quarter ended December 31, 2025 are the balancing figures between the audited figures for the nine months period ended December 31, 2025 and six months period ended September 30, 2025. Audit for the six months period ended September 30, 2025 was also conducted for the purpose of IPO filing.

6 Exceptional items - includes following -

Particulars	For the quarter ended		For the year ended
	March 31, 2026	December 31, 2025	March 31, 2026
- IPO related expenses (refer (i) below)	0.03	-	24.14
- Financial Instruments related expenses (refer (ii) below)	-	209.45	525.18

(i) During the year ended March 31, 2026, the Company incurred costs in connection with its Initial Public Offering ("IPO"). In accordance with Ind AS 32 Financial Instruments: Presentation, only those IPO-related costs that are incremental and directly attributable will be adjusted against security premium balance/ recoverable from selling shareholders. Costs that do not meet this criterion, are charged to the Statement of Profit and Loss. Accordingly, IPO-related costs amounting to INR 24.14 million have been recognised as "Exceptional Items" for the year ended March 31, 2026 and INR 0.03 million for the quarter ended March 31, 2026, as these expenses are non-recurring in nature and do not arise from the Company's ordinary operating activities. Further, certain IPO-related costs amounting to INR 201.83 million, which are directly attributable to the issuance of equity instruments under IPO, have been disclosed in Other Current Assets under "Prepaid Expenses".

(ii) The Board of Directors of the Company at its meeting held on July 12, 2025 and Shareholders of the Company in their extraordinary general meeting held on July 17, 2025, approved a bonus issue of 500 equity shares for every equity share held by the equity shareholders of the Company as of July 12, 2025. Accordingly, the Board of Directors of the Company has, pursuant to the resolution dated July 21, 2025, made an allotment of 52,636,000 bonus equity shares of INR. 1/- each to its equity shareholders utilising securities premium account balance.

Consequent to the bonus issue to the equity shareholders, the Board of Directors at its meeting held on August 12, 2025 and Shareholders of the Company in their extraordinary general meeting held on August 14, 2025, approved to adjust the conversion ratio of Seed Round CCPS, Series A CCPS, Series B CCPS, Series C CCPS, Series C1 CCPS, Series C2 CCPS, Series D CCPS, Series D1 CCPS, Series D2 CCPS and Series E CCPS to give an impact of the bonus issue referred above. Furthermore, the shareholders of the Company entered into the first amendment to the Series E amended and restated shareholders' agreement ('the agreement') wherein the conversion ratio were agreed to be modified and adjusted downwards to 477:1 on the filling of the Pre-filled Draft Red Herring Prospectus (PDRHP) and further changed pursuant to the Board resolution dated May 28, 2026 approving the draft filing of Updated Draft Red Herring Prospectus-II (UDRHP-II). Consequently, the conversion ratio was revised to 463:1 for Seed Round CCPS, Series A CCPS, Series B CCPS, Series C CCPS, Series D CCPS, Series D1 CCPS, Series D2 CCPS and Series E CCPS, 622.5437:1 for Series C1 CCPS and 511.5499:1 for Series C2 CCPS. The approval of UDRHP-II and the revised conversion ratio resulted in an increase in the shareholding of the existing equity shareholders of the Company. Such increase has been accounted as an expense amounting to INR 525.18 million during the year ended March 31, 2026 and presented under 'Exceptional items' in the statement of standalone audited financial results for the year ended March 31, 2026. Vide Board resolution dated May 28, 2026, all CCPS holders converted their CCPS into equity shares at the aforesaid agreed conversion ratio.

7 Earnings per share for the quarters are not annualised.

8 As a consequence of the transaction described in Note 6(ii), the number of shares used for the calculation of basic and diluted earnings per share, and the earnings per share (including that in the comparative periods), have been adjusted for pursuant to Paragraph 64 of Ind AS 33 - "Earnings Per Share", prescribed under Section 133 of the Companies Act, 2013.

9 No stock options were granted during the quarter ended March 31, 2026. However, during the year ended March 31, 2026, the Company granted 3,633,174 stock options under the Employee Stock Option Scheme 2025. These options are convertible into an equal number of equity shares of the Company having a face value of INR 1 each and were approved by the Nomination and Remuneration Committee (NRC) for grant to eligible employees of the Company and its subsidiaries. The share-based payment expense recognized for the quarter and year ended March 31, 2026 amounted to INR 54.21 million and INR 210.73 million, respectively.

10 No stock options were allotted during the quarter ended March 31, 2026. However, during the year ended March 31, 2026, the Company allotted 647,733 Equity Shares to the eligible Employees pursuant to the exercise of options under the approved employee stock option schemes.

Notes to Statement of Audited Standalone Financial Results (continued)

11 The Government of India has notified the Code on Social Security, 2020 (“Social Security Code”); the Occupational Safety, Health and working conditions Code 2020; the Industrial Relations Code 2020 and the Code on Wage, 2019 (collectively, the "Labour Codes”) on November 21, 2025. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to Labour codes. In accordance with Ind AS 19 – Employee benefits, changes to employee benefit plans arising from legislative amendments are treated as plan amendments, requiring immediate recognition of past service cost in the Statement of Profit and Loss. This approach is consistent with guidance issued by the Institute of Chartered Accountants of India. The implementation of the Labour Codes has not resulted in any material impact in the financial statements for the year ended March 31, 2026 and for the quarter ended March 31, 2026. The Company continues to monitor the finalization of Central and State Rules as well as Government clarifications on other aspects of the Labour Codes and will incorporate appropriate accounting treatment based on these developments as required.

12 Subsequent to the year ended March 31, 2026 and pursuant to board resolution dated March 26, 2026, the company has entered into an agreement with the "Trifecta Venture Debt Fund - III and Trifecta Venture Debt Fund - IV on March 27, 2026 for an amount up to INR 1,000 million to be received against issuance of 13.75% Non-convertible Debentures (NCDs), interest payable at the end of each month with additional coupon payments at 0.6% on Debenture subscription amount (i.e. amount of funds raised via debentures) at the end of each quarter, wherein initial 8 months will be principal moratorium period. The Debentures will be issued in two tranches, Tranche A of INR 500 million to be received on or before April 10, 2026, and Tranche B up to INR 500 million on or before June 30, 2026. The first tranche of these debenture borrowings will be repayable within 36 months from the debentures issue date and redemption of second tranche will be co-terminus with first tranche. These NCDs creates first charge over all the assets of the company and its subsidiary Turtlemint Mutual Funds Distributors Private Limited, both present and future, and second charge over all the assets of its subsidiary company Turtlemint Insurance Broking Services Private Limited, both present and future. On April 06, 2026, Company has drawn INR 500 million against the Tranche A of these NCDs.

13 Subsequent to the year ended March 31, 2026, the Company has completed Initial Public Offer ("IPO") of 58,070,398 equity shares of face value of INR 1 each at an issue price of INR 152 per share, comprising of fresh issue of 43,468,552 shares, issued at an offer price of INR 152 per equity share to all the allottees amounting to INR 6,607.22 million and offer for sale of 14,601,846 equity shares by the selling shareholders aggregating to INR 2,219.48 million. Pursuant to the IPO, the equity shares of the Company were listed on the National Stock Exchange ("NSE") and Bombay Stock Exchange ("BSE") on June 29 ,2026. Accordingly, the financial results for the period prior to quarter and year ended March 31, 2026 are drawn up for the first time. The Company was not mandatorily required to prepare and publish quarterly results for the quarter ended December 31, 2025 and March 31, 2025 in accordance with the regulations.

14 As per Ind AS 108 – Operating Segments, the Company is required to disclose segment information in its financial statements. However, as permitted by paragraph 4 of Ind AS 108, this requirement does not apply to standalone financial statements if the entity is a parent, and prepares consolidated financial statements in the same financial report in which segment information is disclosed in accordance with this Standard.
Accordingly, the Company has presented segment information in its consolidated financial statements and results and has not separately disclosed segment information in these standalone financial statements.

15 All amounts disclosed in the standalone audited financial results have been rounded off to the nearest million, except earnings per share and where otherwise stated.

16 These standalone financial results are available on the website of BSE Limited ('BSE') (www.bseindia.com), National Stock Exchange of India Limited ('NSE') (www.nseindia.com) and Company's website (www.turtlemint.com).

17 Figures for the previous year have been regrouped/reclassed wherever necessary, to correspond with the current year's classifications and disclosures.

For and on behalf of Board of Directors

DHIRENDRA NALIN MAHYAVANSHI

Digitally signed by DHIRENDRA NALIN MAHYAVANSHI
Date: 2026.07.17 17:37:56 +05'30'

Dhirendra Nalin Mahyavanshi
Managing Director & CEO
DIN : 06652017

Place : Mumbai
Date: July 17, 2026