

May 29, 2026

To
Department of Corporate Services,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400 001.

Scrip Code: 530109
Script ID: ANUPAM
ISIN: INE069B01023

Dear Sir / Madam,

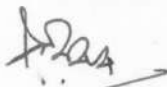
Sub.: Declaration of Financial Results

Please find attached Audited Standalone Financial Results of the Company for the quarter and year ended 31st March, 2026 considered and approved at the meeting of the Board of Directors of the Company held on May 29, 2026.

The Board Meeting Commenced at 01.00 p.m. on May 29, 2026 and concluded at 03:00 p.m. on May 29, 2026.

Thanking you.

For Anupam Finserv Limited



Pravin Gala
Director
DIN: 00786492





Independent Auditor's Report on the Quarterly and Year ended Audited 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
Anupam Finserv Limited

Opinion

1. We have audited the accompanying annual financial results ("the Statement") of **Anupam Finserv Limited** (the Company) for the year ended 31st March, 2026, 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").
2. In our opinion and to the best of our information and according to the explanations given to us, the statement:
 - i. presents financial results in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
 - ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") specified under Section 133 of Companies Act, 2013 ("the Act"), read with the Companies (Indian Accounting Standards) Rules, 2015, and other accounting principles generally accepted in India, of the net profit after tax and other comprehensive income and other financial information of the Company for the year ended 31st March, 2026.

Basis for Opinion

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





Responsibilities of Management's and Those Charged with Governance for the Statement.

4. The Statement has been prepared on the basis of the annual financial statements and has been approved by the Board of Directors. The Company's Board of Directors are responsible for the preparation and presentation of these Statement that gives a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the Ind AS specified under Section 133 of the Act, read with Companies (Indian Accounting Standards) Rules, 2015 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 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 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.
5. In preparing the Statement, 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 Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Result

7. Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Statement.
8. As a part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - i. Identify and assess the risks of material misstatement of the Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is





sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- ii. Obtain an understanding of internal audit relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the company's internal control. 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.
 - iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Board of Directors.
 - iv. Conclude on the appropriateness of Board of Director's 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.
 - v. Evaluate the overall presentation, structure and content of the Statements, including the disclosures, and whether the Statements represent the underlying transactions and events in a manner that achieves fair presentation.
9. 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.
10. 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 Matters

The Statement includes the financial results for the quarter ended 31st March 2026, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the financial year. These year-to-date figures up to the end of the third quarter were subjected to a limited review by us. Our report is not modified in respect of this matter.

For CGCA & Associates LLP
Chartered Accountants
Firm Reg. No.: 123393W / W100755


Champak K. Dedhia
Partner



Membership No. 101769
Mumbai, 29th May, 2026
UDIN: 26101769XGDSZB6166

Statement of Audited Financial Results (Statement of Profit and Loss) for the quarter and financial year ended March 31, 2026

(Amount in Rupees '000)

Sl. No.	Particulars	Quarter ended		Year ended		
		31-03-25 Audited (Refer Note No. 4)	31-12-25 Unaudited	31-03-25 Audited (Refer Note No. 4)	31-03-26 Audited	31-03-25 Audited
I	Revenue from Operations					
(i)	Interest Income	11,635.53	10,344.64	5,801.07	39,662.32	21,740.70
(ii)	Dividend Income	52.50	-	119.67	119.67	142.22
(iii)	Lease Income	879.72	1,228.52	2,624.39	5,377.59	13,710.88
(iv)	Fees and Commission Income	3,600.58	4,011.10	3,167.3	2,184.09	1,331.02
(v)	Net gain on fair value changes	193.55	527.15	35.89	1,473.06	152.89
(vi)	Impairment on financial instruments reversal	-	-	-	4,609.58	-
	Total Revenue from Operations (I)	13,121.87	12,501.41	8,778.08	53,426.80	37,077.71
II	Other Income		1.48		10.87	395.62
	Total Income (I+II)	13,121.87	12,502.89	8,778.08	53,437.17	37,473.33
IV	Expenses					
(i)	Finance Costs	1,692.40	17,008	157.87	2,800.54	2,067.84
(ii)	Fees and Commission Expense	53.85	728.76	203.17	788.51	2,131.02
(iii)	Impairment on financial instruments	804.73	628.62	3,828.00		4,593.07
(iv)	Employer Benefits Expenses	3,783.20	3,423.45	1,350.81	12,044.34	4,983.40
(v)	Depreciation, amortisation and impairment	819.96	721.62	926.44	3,155.45	4,935.07
(vi)	Loss on Sale of Property, Plants & Equipments (net)	435.51	314.54	939.08	3,219.52	7,525.57
(vii)	Others/expenses	1,117.95	1,127.31	1,081.59	5,114.69	4,353.62
	Total Expenses (IV)	8,707.60	7,110.38	8,486.96	27,123.05	30,589.60
V	Profit before Exceptional items and tax (III-IV)	4,414.27	5,392.51	291.12	26,314.12	6,783.73
VI	Exceptional Items					
VII	Profit before tax (V-VI)	4,414.27	5,392.51	291.12	26,314.12	6,783.73
VIII	Tax expense					
a)	Current Tax	1,650.20	1,850.97	1,447.63	5,910.62	4,110.62
b)	Deferred Tax Liability/(Asset)	(591.06)	(488.84)	(1,374.69)	639.03	(2,396.54)
c)	Earlier year tax	239.15			239.15	(1.07)
IX	Profit for the period from continuing operations (VII-VIII)	3,115.98	4,030.38	216.18	19,525.32	5,070.72



X	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit and loss						
	(ii) Items that will be reclassified to profit and loss						
	Other Comprehensive Income for the period (viii)						
XI	Total Comprehensive Income for the period (IX+X)	3,115.98	4,030.38	213.18	19,525.32	5,070.72	
	(Comprising Profit/(Loss) and other Comprehensive Income for the year)						
XII	Paid - up Equity Share Capital (Face Value Re. 1/-; Previous Year Re. 1/-)	189,767.75	189,767.75	189,767.75	189,767.75	189,767.75	
XIII	Other equity excluding revaluation reserves				114,390.53	94,775.92	
XIV	Earnings Per Share (EPS)						
	(a) Basic	0.02	0.02	0.002	0.10	0.04	
	(b) Diluted	0.02	0.02	0.002	0.10	0.04	

Notes:

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 29, 2026.
- The financial results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI), Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and other recognised accounting practices generally accepted in India. These financial results are available on the website of the Company (www.anupamfinserv.com) and on the website of BSE Limited (www.bseindia.com).
- The Company has reported segment information as per Ind AS 108 on 'Operating Segments'. As per Ind AS 108, segments are identified based on CODM evaluation of financial information for locating resources and assessing performance. Accordingly, the company has identified two reportable segments (1) Financing and (2) Leasing.
- The figure for the quarters ended March 31, 2026 and March 31, 2025 are the balancing figures between audited figures in respect of full financial years and the published unaudited year to date figures upto third quarter of the relevant financial year, which were subject to limited review.
- The figures for the previous periods have been regrouped/rearranged wherever necessary, to conform to current period classification.

For Anupam Finserv Limited

Pravin Gala
Pravin Gala

Whole Time Director & CEO
DIN: 00786492



Place: Mumbai
Date: May 29, 2026

Segment Wise details for the Year ended March 31, 2025

(Amount in Rupees '000)

Particulars	Quarter ended				Year ended	
	31-03-26 Audited	31-12-25 Unaudited	31-03-25 Audited	31-03-26 Audited	31-03-26 Audited	31-03-25 Audited
Segment Revenue						
Financing	11,635.53	10,344.64	5,801.07	39,662.32	21,740.70	
Interest	506.62	929.73	352.62	8,397.36	1,650.90	
- Others						
Leasing	879.72	1,228.52	2,624.39	5,377.59	13,710.88	
- Lease income					330.85	
Unallocable						
Total	13,121.87	12,502.89	8,778.08	53,437.17	37,473.33	
Segment Result						
Financing	8,598.72	9,370.53	1,948.39	43,274.77	14,347.72	
Leasing	58.66	332.85	824.44	-149.10	1,479.59	
Total	8,657.38	9,703.38	2,772.83	43,075.67	15,827.31	
Less: Unallocable Expenses	4,243.11	4,310.87	2,481.72	18,761.54	9,043.58	
Total Profit before tax	4,414.27	5,392.51	2,291.11	24,314.12	6,783.73	
Capital Employed						
Segment Assets						
Financing	386,442.52	314,301.54	291,817.47	388,442.52	291,817.47	
Leasing	5,206.04	4,191.35	14,600.84	5,326.04	14,600.84	
Unallocable	5,140.62	21,279.39	13,145.71	9,140.62	13,345.72	
Sub-Total	400,909.18	340,772.28	309,564.02	400,909.18	319,564.03	
Segment Liabilities						
Financing	86,248.91	36,492.61	29,207.18	86,248.91	29,207.17	
Leasing	4,137.31	711.23	3,292.53	2,137.31	3,292.54	
Unallocable	4,364.67	5,615.44	2,520.64	8,364.67	2,520.64	
Sub-Total	94,750.89	42,819.28	35,020.35	94,750.89	35,020.35	
Capital Employed						
Financing	300,193.61	277,808.93	262,610.28	300,193.61	262,610.20	
Leasing	3,188.73	5,480.12	11,308.32	3,188.73	11,308.30	
Unallocable	775.95	17,663.95	10,625.07	775.95	10,625.08	
Total	304,158.29	300,953.00	284,533.67	304,158.29	284,533.67	



ANUPAM FINSERV LIMITED

502, Corporate Arena, D.P. Piramal Road, Goregaon-West, Mumbai- 400 104
CIN: L74140MH1991PLC061715

Statement of assets and liabilities (Balance sheet)

(Amount in Rupees '000)

SN	Particulars	As at	As at
		Mar 31, 2026	Mar 31, 2025
		Audited	Audited
ASSETS			
I Financial Assets			
(a)	Cash and Cash Equivalents	1,817.45	4,811.65
(b)	Bank Balance other than (a) above	16.17	2,836.55
(c)	Receivables		
	Trade Receivables	209.62	305.02
(d)	Loans	348,447.48	284,308.41
(e)	Investments	36,280.29	5,950.50
(f)	Other Financial Assets	1,714.76	1,669.68
	Total Financial Assets	388,485.76	299,881.81
II Non-Financial Assets			
(a)	Deferred tax assets (Net)	1,651.59	2,290.62
(b)	Property, Plant and Equipment	7,345.29	17,004.41
(c)	Other Non-Financial Assets	3,426.53	387.18
	Total Non-Financial Assets	12,423.41	19,682.22
	Total Assets	400,909.17	319,564.03
LIABILITIES AND EQUITY			
LIABILITIES			
I Financial Liabilities			
(a)	Payables		
	(i) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises		
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	149.57	882.05
(b)	Borrowings	91,100.00	32,314.57
(c)	Deposits	400.00	225.00
(d)	Other Financial Liabilities	3,560.40	403.38
	Total Financial Liabilities	95,209.97	33,825.00
II Non-Financial Liabilities			
(a)	Current Tax Liabilities (Net)	817.50	901.99
(b)	Other Non-Financial Liabilities	723.42	293.37
	Total Non-Financial Liabilities	1,540.91	1,195.36
EQUITY			
(a)	Equity Share Capital	189,767.75	189,767.75
(b)	Other Equity	114,390.53	94,775.92
	Total Equity	304,158.28	284,543.67
	Total Liabilities and Equity	400,909.16	319,564.03



ANUPAM FINSERV LIMITED
CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2025

S.No.	Particulars	Year ended March 31, 2026		Year ended March 31, 2025	
A	Cash Flow From Operating Activities				
	Profit before tax		26,314.12		6,783.73
	Adjustments for:				
	Interest income on loans	(39,220.36)		(21,502.92)	
	Dividend Income	(119.67)		(142.22)	
	Fees and Commission	(2,184.09)		(1,331.02)	
	Interest expense	3,800.54		2,067.24	
	Recovery from Investments Written off	-		(300.00)	
	Depreciation, amortization and impairment	2,817.36		4,935.07	
	Depreciation on ROU	338.08			
	Interest on Lease liability	98.78			
	Net (gain) / loss on financial instruments at fair value through profit or loss	(1,473.06)		(152.99)	
	Unrealized interest on FD	(151.42)		(111.13)	
	Impairment on financial instruments	(4,609.58)		4,693.07	
	Income amortised on EIR basis	712.44			
	Creditors written back	(378.00)			
	Loans Written off	455.67		471.65	
	Loss on sale of PPE	3,219.52		7,523.57	
	Non cash expense of ESOPs	89.29			
			(37,604.49)		(3,816.98)
			(11,290.37)		2,936.75
	Cash inflow from interest on loans		39,062.28		20,603.64
	Cash inflow from dividends		119.67		112.22
	Cash inflow from fees and commission		2,184.09		1,331.02
	Cash outflow towards finance cost		(2,748.95)		(2,154.93)
	Cash generated from operating activities before working capital changes		27,326.72		22,848.70
	Working Capital Changes				
	(increase)/Decrease in trade receivables	95.40		45076	
	(increase)/Decrease in loans	(60,698.71)		(143,921.93)	
	(increase)/Decrease in other financial assets	2,934.51		2117	
	(increase)/Decrease in other non-financial assets	87.45		(11893)	
	Increase/(Decrease) in trade payables	(354.47)		10562	
	Increase/(Decrease) in Deposits	175.00		22500	
	Increase/(Decrease) in other financial liabilities	(66.00)		(77339)	
	Increase/(Decrease) in other non-financial liabilities	430.04		909	
	Changes in working capital		(57,396.78)		(144,002.00)
	Cash Generated from/(used in) operating activities		(30,070.06)		(121,153.31)
	Direct Taxes Paid (Net of refunds)		(6,234.26)		(3,531.04)
	Net Cash generated from/(used in) operating activities (A)		(36,304.32)		(124,684.34)
B	Cash Flow From Investing Activities				
	Purchase of investments measured at FVTPL		(253,439.59)		(32,398.38)
	Purchase of debentures measured at amortized cost		-		(218.00)
	Redemption of debentures at amortized cost		-		434.35
	Purchase of Property, plant & Equipments		(126.72)		(11,789.26)
	Sale of Property, plant & Equipments		3,758.95		4,693.14
	Investment in / Redemption of FD		-		(1,993.24)
	Sale of investments measured at FVTPL		223,681.91		35,398.23
	Realised Gain on Equity Shares & Mutual Fund		1,052.57		213.73
	Net Cash generated from/(used in) Investing Activities (B)		(25,082.87)		(5,758.44)
C	Cash Flow From Financing Activities				
	Loans raised/(repaid) (net)		58,785.23		8,763.95
	Funds raised by rights issue		-		123,804.79
	Interest payment on LL		(98.78)		-
	Principal payment on LL		(293.45)		-
	Net Cash used in Financing Activities (C)		58,393.00		132,568.74
D	Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)		(2,994.23)		2,125.96
E	Cash and cash Equivalent at beginning		4,811.64		2,585.70
F	Cash and cash Equivalent at the end		1,817.41		4,811.66



Date: 29th May, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalai Street,
Mumbai – 400 001

Script Code-530109
ISIN No: INE069B01023

Sub: Declaration of Audit Report with Unmodified Opinion

Dear Sir/Madam,

In compliance with the provisions of Regulation 33(3)(d) and 52(3)(a) of the Listing Regulations, we hereby state and declare that the Statutory Auditors, M/ss CGCA & Associates LLP, Chartered Accountants, have issued the Audit Report with unmodified opinion on the Standalone Financial Results of the Company for the year ended 31st March, 2026.

For Anupam Finserv Limited



Pravin Gala
Director
DIN: 00786492



Mumbai, 29th May, 2026