Baid Finserv Limited
Regd. Office : "Baid House", IInd Floor, 1, Tara Nagar, Ajmer Road, Jaipur - 302006 (Rajasthan)
E-mail: baidfinance@baidgroup.in Ph.: 9214018855 Website-www.baidfinserv.com
CIN: L65910RJ1991PLC006391

Part I

Statement of Un-Audited Standalone Financial Results for the Quarter ended on June 30, 2026

Rs. In Lakhs

S.No.	Particulars	Quarter ended 30-06-2026 (Un-Audited)	Quarter ended 31-03-2026 (Audited)	Quarter ended 30-06-2025 (Un-Audited)	Year ended 31-03-2026 (Audited)
	Income				
1	**Revenue from Operations**	**2,164.64**	**2,501.48**	**2,378.30**	**9,726.58**
	a.Interest Income	2,155.32	2,032.18	1,905.06	7,854.33
	b. Dividend Income	-	**0.07**		0.17
	c. Rental Income	0.66	0.63	0.63	2.52
	d. Fees and Commision Income	8.33	46.08	42.30	205.61
	e. Net gain on fair value Changes	-	-	-	-
	f. Net gain on derecognition of financial instruments under amortised	-	-	-	-
	g. Sale of Products	-	422.53	430.30	1,663.96
	h.Sale of Services	-	-	-	-
	i.Net Gain from F&O	-	-	-	-
	j.Other Operating Revenue	0.34	-	-	-
2	Other Income	40.56	55.95	12.65	192.20
3	**Total Income (1+2)**	**2,205.20**	**2,557.43**	**2,390.94**	**9,918.78**
	Expenses				
	a. Cost of material consumed	-	-	-	-
	b. Purchase of Stock -in -trade	-	-	-	-
	c. Changes in inventories of finished goods, work-in-progress and stock-in-trade	(1.54)	423.52	426.95	1,646.23
	d. Employee benefits expense	237.11	277.33	237.93	1,011.00
	e. Finance Costs	793.77	780.99	798.80	3,196.79
	f. Fees and Commission expense	85.62	75.81	84.59	342.31
	g. Depreciation, depletion and amortisation expense	23.19	24.18	24.43	93.60
	h. Net loss on fair value changes	-	-	-	-
	i. Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-
	j. Impairement on financial instruments	285.11	541.00	86.49	772.85
	Other expenses	201.40	217.95	195.05	848.70
4	**Total Expenses**	**1,624.67**	**2,340.78**	**1,854.23**	**7,911.48**
5	**Profit/Loss before Exceptional and extraordinary items and tax (3-4)**	**580.54**	**216.65**	**536.70**	**2,007.30**
6	Exceptional Items	-	-	-	-
7	**Profit/Loss before extraordinary items and tax (5+6)**	**580.54**	**216.65**	**536.70**	**2,007.30**
8	Extraordinary Items	-	-	-	-
9	**Profit before Tax (7-8)**	**580.54**	**216.65**	**536.70**	**2,007.30**
10	**Tax expenses**	**146.12**	**50.95**	**135.09**	**509.81**
	Current Tax	**146.12**	**54.53**	**135.09**	**505.24**
	Deferred Tax	-	**(3.58)**	-	**(3.58)**
	Previous Period	-	-	-	**8.15**
11	**Net Profit for the period from continuing operations (9-10)**	**434.42**	**165.70**	**401.61**	**1,497.49**
12	**Profit/loss from discontinuing operations (before tax)**	-	-	-	-
13	**Tax expenses from discontinuing operations**	-	-	-	-
14	**Net Profit/loss from discontinuing operations (after tax)**	-	-	-	-
15	**Total Profit/Loss for the period (11+14)**	**434.42**	**165.70**	**401.61**	**1,497.49**
16	**Other Comprehensive Income (OCI)**				
	A) (i) Items that will not be reclassified to profit or loss	-	-		-
	Fair value changes on equity instruments through other comprehensive income	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-
	Sub Total (A)	-	-	-	-
	B) (i) Items that will be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Sub Total (B)	-	-	-	-
	Other Comprehensive Income/Loss (A+B)	-	-	-	-
17	**Total Comprehensive Income for the period (15+16)**	**434.42**	**165.70**	**401.61**	**1,497.49**
18	Paid up equity share capital (Face Value Rs. 2/- per share)	3,097.76	3,097.76	2,401.37	3,097.76
19	Reserve excluding Revaluation Reserves	-	-	-	19,909.68
20	Earning Per Share (EPS)(not annualised) In Rs. -Basic	0.28	0.07	0.33	1.15
	-Diluted	0.27	0.01	0.33	1.09

ABSM & ASSOCIATES Chartered Accountants FRN : 015966C

For BAID FINSERV LIMITED

Director/ Auth. Signatory

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Explanatory notes to the Statement of Standalone Unaudited Financial Results for the Quarter ended June 30, 2026

1 The unaudited standalone financial results of the Company have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard (referred to as 'Ind AS') - 34. Interim Financial Reporting prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (the 'Listing Regulations'). Any application guidance/ clarifications/ directions issued by Reserve Bank of India ('RBI') or other regulators are implemented as and when they are issued/ applicable.

2 The above results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on **August 13, 2026** subjected to the Limited Review by the Statutory Auditors of the Company pursuant to Regulation 33 of Listing Regulations as amended.

3 The EPS has been computed in accordance with the Indian Accounting Standard.

4 The Reserve Bank of India has issued the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 circular no. RBI/DOR/2025-26/339 DOR.FIN.REC.No.258/03.10.119/2025-26 dated November 28, 2025. The Framework categorizes NBFCs in Base layer (NBFC-BL), Middle Layer (NBFC-ML) , UpperLayer,(NBFC-UL) and Top Layer (NBFC-TL). The Company is classified under "Base Layer" pursuant to the framework.

5 The Company is primarily engaged in the business of lending and related financial services. All other activities of the Company revolve around its main business. As such, there are no separate reportable operating segments as per IND AS 108- Operating Segments.

6 In terms of requirement as per RBI notification no RBI/2019-20/170 DOR(NBFC).CC.PD.NO.109/22.10.106/2019-20 dated March 13, 2020 on implementation of Accounting Standards, Non-Banking Financial Companies (NBFCS') are required to create an impairment reserve for any shortfal impairment allowances under Ind AS 109 and Income Recognition Asset Classfication and Provisioning ('IRACP') norms including provision on standard assets). The impairment alowances under Ind AS 109 made by Company exceeds the total provision required under IRACP (induding standard assets provisioning), as at 31 December 2025 and accordingly, no amount is required to transfened to impairment reserve.

7 Disclosures pertaining to RBI Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 - Reserve Bank of India (Non-Banking Financial Companies — Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 as amended

i) Read with RBI Direction - RBI/DOR/2025-26/352DOR.STR.REC.271/21.04.048 /2025-26 - Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025:

a) The Company has not transferred any stressed assets through assignment during the quarter ended on June 30, 2026.

b) The company has not acquired any stressed assets through assignment during the quarter ended on June 30, 2026.

c) The Company has not transferred any loans (not in default) through assignment during the quarter ended on June 30, 2026

d) The Company has not acquired loans (not in default) through assignment during the quarter ended on June 30, 2026

e) Disclosure on Co-Lending Arrangements/CLAs) wherein the Company is Partner RE in accordance with RBI notification- RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048/ 2025/26 dated November 28, 2025 (effective January 01, 2026); amended during the quarter ended June 30, 2026

i) Co-Lending as Partner RE

Particulars	Quarter ended June 30, 2026 (Rs. In Lakhs)
Number of CLAs	2
Weighted average rate of interest (per annum)	15.79%
Fees charged/ paid (Rs. in lakhs)	-
Broad sector in which CLA was made	Gold Loan
Performance of loans under CLA (Rs. in lakhs)	
Total Disbursement till June 30, 2026	2704.40
Outstanding* on above Disbursement as on June 30, 2026	2009.69
Write Off done till June 30, 2026	NIL
Net NPA as on June 30, 2026	NIL
Details related to default loss guarantee	5%

* Outstanding as on June 30, 2026 is net of provisions

ii) The Company has not undertaken any Co-lending arrangements with Banks or NBFCs wherein the Company is Originating RE in accordance with RBI notification - RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048/ 2025/26 dated November 28, 2025 (effective January 01, 2026); amended for during the quarter ended June 30, 2026.

Read with RBI Direction - RBI/ DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025 and RBI / DOR/ 2025-26/347 DOR.CRE.REC.No.266/ 07-01-0 08/ 2025-26 - Reserve Bank of India (NonBanking Financial Companies-Credit Facilities) Directions, 2025 dated 28 November 2025. as amended :

The Company has not lent any funds during the quarter ended June 30, 2026 for project finance activities nor has any recoverable balance as at the same date.

8 The Board of Directors at their meeting held on August 13, 2026 recommended a Final Dividend of Re. 0.10 /- (5% of Equity Share of Rs. 2 each) on 15,48,88,107/- shares of the Company for the financial year 2025-26, subject to approval of shareholders of the Company.

9 Previous year/period figures have been regrouped/rearranged/reclassified, wherever considered necessary, to make them comparable.

10 The Company does not have any subsidiary/associate/joint venture company(ies), as on June 30, 2026.

11 The above financial results are available on the website of the National Stock Exchange of Ltd. (www.nseindia.com) and BSE Limited (www.bseindia.com) and on the website of the company www.baidfinserv.com

By order of the Board
For Baid Finserv Limited
For BAID FINSERV LIMITED

Panna Lal Baid
(Chairman and Managing Director)
DIN:- 00009897
Director / Auth. Signatory

ABSM & ASSOCIATES
FRN : 015966C
Chartered Accountants

Date: 13-08-2026
Place: Jaipur

Independent Auditor's Review Report on Un-Audited Standalone Quarterly Financial Results of Baid Finserv Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
The Board of Directors
Baid Finserv Limited
"Baid House", IInd Floor,
1, Tara Nagar, Ajmer Road,
Jaipur-302006, Rajasthan.

Dear Sir (s),

1. We have reviewed the accompanying statement of Unaudited Financial Results of **Baid Finserv Limited** for the Quarter ended on **June 30, 2026** being submitted by the company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (" the Regulations").

2. This Statement is the responsibility of the Company's Management and approved by the Board of Directors and has been approved by the Board of Directors and prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34)for Interim Financial Reporting, prescribed, under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder; or by the Institute of Chartered Accountants of India, as applicable and other accounting principles generally accepted in India. Our responsibility is to issue a report on these Financial Results based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the 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 Financial Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures 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.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement read with notes thereon, prepared in accordance with the applicable Indian Accounting Standards specified under section 133 of the Companies Act, 2013 read with relevant Rules and other recognized accounting practices and policies generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

FOR ABSM & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN NO.: 015966C

ABSM & ASSOCIATES FRN : 015966C Chartered Accountants

DATE: AUGUST 13, 2026
PLACE: JAIPUR

ANOOP BHATIA
PARTNER
M. NO.: 402527
UDIN: 26402527ODQFNY9911