

SAINIK FINANCE & INDUSTRIES LIMITED

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

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Dated- 28th May, 2026

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

Sub: Outcome of Board Meeting and submission of Audited Financial Results of the Company for the quarter / year ended 31st March, 2026 (Scrip Code 530265)

Dear Sir,

Pursuant to regulation 30 & 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we would like to inform you that the Board of Directors of the Company at their meeting held on 28th May, 2026 have:

- a) approved the Audited Financial Results of the Company for the quarter/year ended March 31, 2026 along with Statement of Assets & Liabilities and Cash Flow Statement of the Company as at March 31, 2026;
- b) taken on record the Independent Auditors' Report submitted by the Statutory Auditors on Financial Result for the quarter / year ended March 31, 2026;

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

- 1) Audited Financial Results for the quarter / year ended March 31, 2026 along with Statement of Assets and Liabilities and Cash Flow Statement of the Company for the year ended March 31, 2026.
- 2) Independent Auditors' Report on Audited Financial Results for the quarter / year ended March 31, 2026.
- 3) Declaration for Un-Modified Opinion in respect of Audit Report on Audited Financial Results for the year ended March 31, 2026.
- 4) Certified True Copy of the Board Resolution passed at this Board Meeting to authorize directors of the Company to sign the Audited Financial Result of the Company for the quarter/year ended on 31st March, 2026

The meeting commenced at 12:10 PM and concluded at 1:50 P.M

Kindly take the same on your record.

Thanking You,
For Sainik Finance & Industries Limited

Piyush Garg
Company Secretary
Encl.: As above

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

(Rs. in lakhs)

S.No	Particulars	Quarter Ended			Year Ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
	Revenue from operation -					
(i)	Interest income	475.87	441.21	525.56	1,688.02	1,667.09
(I)	Total revenue from operations	475.87	441.21	525.56	1,688.02	1,667.09
(II)	Other income	7.09		0.16	7.09	5.73
(III)	Total Income (I+II)	482.96	441.21	525.72	1,695.11	1,672.82
	Expenses -					
(i)	Finance costs	278.63	285.76	225.56	1,049.54	937.16
(ii)	Employee benefits expense	58.08	26.50	38.85	130.26	107.37
(iii)	Depreciation & amortisation	-	-	-	-	-
(iv)	Impairment of financial instruments	(24.73)	(0.02)	(14.77)	31.10	(24.76)
(v)	Changes in inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-	-
(vi)	Other expenses	5.98	5.46	5.88	42.21	29.76
(IV)	Total Expenses	317.96	317.70	255.52	1,253.11	1,049.53
	Profit/(Loss) before exceptional items	165.00	123.51	270.20	442.00	623.29
	Exceptional items	-	-	-	-	-
(VII)	Profit from operations before extraordinary items and tax (3-4)	165.00	123.51	270.20	442.00	623.29
VIII	Extraordinary items	-	-	-	-	-
(V)	Profit before tax (III-IV)	165.00	123.51	270.20	442.00	623.29
(VI)	Tax Expenses					
	(1) Current tax	39.54		-	39.54	-
	(2) Deferred tax	(0.05)		3.16	(14.10)	5.68
(VII)	Profit for the year (V-VI)	125.51	123.51	267.04	416.56	617.61
(VIII)	Other Comprehensive Income net of tax	-	-	-	(8.20)	(5.40)
(IX)	Total comprehensive income (VII+VIII)	125.51	123.51	267.04	408.36	612.21
(X)	Paid up Equity Share Capital (Face value of Rs 10/- each)	1,088.00	1,088.00	1,088.00	1,088.00	1,088.00
(XI)	Reserves excluding Revaluation Reserve as per Balance Sheet	-	-	-	3,739.64	3,331.26
(XII)	Earnings per share (not annualised):					
	(a) Basic (Rs.)	1.15	1.14	2.45	3.83	5.68
	(b) Diluted (Rs.)	1.15	1.14	2.45	3.83	5.68
	(c) Face value per equity share (Rs)	10.00	10.00	10.00	10.00	10.00

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Notes :

1. Statement of Assets and Liabilities as at March 31, 2026 :

(Rs. In lakhs)

S.No.	Particulars	As at March 31,2026 (Audited)	As at March 31,2025 (Audited)
	ASSETS		
1	Financial Assets		
(a)	Cash & cash equivalents	266.97	780.20
(b)	Bank balances other than Cash & cash equivalents	-	-
(c)	Receivables		
	- Trade Receivables	-	-
	- Other Receivables	-	-
(d)	Loans	14,124.65	12,026.16
(e)	Investments	0.76	0.79
(f)	Other financial assets	1,409.14	1,174.86
2	Non-financial Assets		
(a)	Inventories	-	-
(b)	Current tax assets(net)	150.54	150.84
(c)	Deferred tax asset (net)	148.07	131.21
(d)	Property, plant and equipment	0.01	0.01
(e)	Other intangible assets		
(f)	Capital work in progress		
(g)	Right of use assets		
(e)	Other non-financial assets	-	-
	TOTAL ASSETS	16,100.14	14,264.07
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
(a)	Payables		
	- Trade Payables		
	total outstanding dues of micro enterprises and small enterprises		
	total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(ii)Other Payables		
	total outstanding dues of micro enterprises and small enterprises		
	total outstanding dues of creditors other than micro enterprises and small enterprises		
(b)	Borrowings	10,495.05	8,481.07
(c)	Other financial liabilities	573.10	1,208.52
2	Non-Financial Liabilities		
(a)	Provisions	96.12	60.22
(b)	Other non-financial liabilities	108.23	95.00
	EQUITY		
(a)	Equity share capital	1,088.00	1,088.00
(b)	Other equity	3,739.64	3,331.26
	TOTAL - LIABILITIES AND EQUITY	16,100.14	14,264.07

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2. Cash Flows Statement for the year ended March 31, 2026 :

(Rs. in lakhs)

	Particulars	March 31, 2026 (Audited)	March 31, 2025 (Audited)
A	Cash From Operating Activities:		
	Net profit before tax	442.00	623.29
	Adjustments for :-		
	Impairment of financial instruments	31.10	(24.76)
	Net Gain on fair value changes	0.03	-
	Increase/Decrease in provisions	24.94	6.05
	Operating profit before working capital changes-	498.07	604.58
	Adjustments for :-		
	(Increase) in loans and advances	(2,136.71)	996.11
	(Increase)/Decrease in other financial assets	(234.28)	333.99
	Increase/ (Decrease) in other financial liabilities	(635.42)	(234.31)
	Increase/ (Decrease) in other non-financial liabilities	13.25	-
	Cash used in operations-	(2,495.09)	1,700.37
	Income tax refund	136.57	129.45
	Income tax paid	(168.69)	(148.27)
	Cash Flow Before Extraordinary Items	(2,527.21)	1,681.55
	Extraordinary items	-	-
	Net cash flow from operating activities (A)	(2,527.21)	1,681.55
B.	Cash flow from investing activities:		
	Net cash flow from investing activities (B)	-	-
C.	Cash flow from financing activities:		
	Proceeds/(Repayment) of borrowing	2,013.98	(1,425.70)
	Net cash used in financing activities (C)	2,013.98	(1,425.70)
	Net increase/ (decrease) in cash and cash equivalents (A+B+C)	(513.23)	255.85
	Cash and cash equivalents as at the beginning of the year	780.20	524.35
	Cash and cash equivalents as at the end of the year		
	- Cash and cash equivalents	266.97	780.20
		266.97	780.20

- 3) The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 28 May, 2026.
- 4) The results for the year ended 31 March 2026 were audited by the Statutory Auditors of the Company.
- 5) The main business of the Company is financing activity. Further, all activities are carried out within India. As such, there are no separate reportable segments as per the Indian Accounting Standard 108 (Ind AS) on Operating Segment.
- 6) The figures of the quarters ended 31 March 2026 and 31 March 2025 are the balancing figures between the audited figures in respect of the full financial year and published year to date figures up to the third quarter of the relevant financial year duly adjusted to comply with Ind AS which were subject to limited review by the Statutory Auditors of the Company.
- 7) In certain cases, the Company has advanced loans on which no amount has been received against the principal and interest accrued thereon. The same is in accordance with the loan agreements entered by the Company which provides for payment of interest along with principal amount or at the expiry of the said loan agreements. The Company has correctly followed the relevant provisions of IND-AS as well as RBI regulations, so far as they are applicable to the said loan agreements in respect of provisioning. The Company is confident of the recovery of the said amounts as per respective terms of the loan agreements and has obtained declarations and confirmations from the respective parties.
- 8) The comparative figures for the previous periods presented have been regrouped/ reclassified where necessary, to conform with the current period's presentation for the purpose of comparability.
- 9) The above financial result for the quarter and year ended 31 March 2026 are available at website i.e. www.sainikfinance.com

**For and on behalf of the Board
Sainik Finance & Industries Limited**

SARVESH Digitally signed by
SARVESH SINDHU
Date: 2026.05.28
13:51:01 +05'30'
SINDHU

**Sarvesh Sindhu
Director (DIN-06545787)**

**Place: Gurugram (Haryana)
Date: 28 May 2026**



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

Kumra Bhatia & Co.

CHARTERED ACCOUNTANTS

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

Independent Auditor's Report on the Quarterly and Year to Date Audited Financial Results of Sainik Finance & Industries Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
Sainik Finance & Industries Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying statement of quarterly and year to date financial results of Sainik Finance & Industries Limited (the "Company") for the quarter and year ended 31 March 2026, (the "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;
- 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 profit, other comprehensive loss and other financial information of the Company for the quarter and year ended 31 March 2026.

Basis for Opinion

We conducted our audit of the Ind AS financial statements in accordance with the Standards on Auditing (SAs), as specified under Section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the 'Auditor's responsibilities for the audit of the Ind AS Financial Statements' 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 we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Ind AS financial statements.

Emphasis of Matter

We draw attention to note no. 7 to the statement in terms of which it has been reported that in certain cases, the Company has advanced loans on which no amount has been received against the principal and interest accrued thereon but the same is in accordance with the loan agreements entered by the Company which provides for payment of interest along with principal amount or at the expiry of the said loan agreements. Although, the Company is confident of the recovery of the said amounts as per respective terms of the loan agreements and has obtained declarations and confirmations from the respective parties. Our report is not modified in respect of this matter.

Management's Responsibility for the Financial Statements

This statement which includes the financial results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. This responsibility includes the preparation and presentation of



the financial results for the quarter and year ended 31 March 2026 that gives a true and fair view of the net profit 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 the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal 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 Ind AS financial statements, the Board of Directors is 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 is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

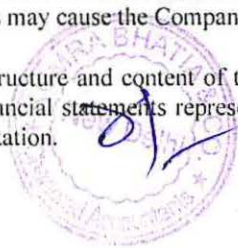
Our objectives are to obtain reasonable assurance about whether the Ind AS financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level assurance, but is not a guarantee 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 Ind AS financial statements.

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 on the Ind AS financial 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, misrepresentation, 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 Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system 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 management.
- Conclude on the appropriateness of management'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 Ind AS financial statements 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 Ind AS financial statements, including the disclosures, and whether the financial statements represent 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 Matters

As stated in note no. 6 of the Statement, the figures for the quarter ended 31 March 2026, being the balancing figures between audited figures in respect of full financial year and the published year to date figures up to the third quarter of the current financial year which were subjected to limited review by us. Our report is not modified in respect of this matter.

For Kumra Bhatia & Co.

Chartered Accountants

ICAI Firm Registration No.: 002848N

Harish Kumar Bhargava

Partner

Membership No.: 090572

UDIN: 26090572QUGTCT4942



Place: New Delhi

Date: 28 May 2026

Sainik Finance & Industries Limited

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Ref. No.

Dated

Dated- 28th May, 2026

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

Sub: Declaration in respect of Audit Report with unmodified opinion for the Financial Year ended March 31, 2026
(Scrip Code: 530265)

Dear Sir,

In terms of the provisions of Regulations 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended vide notification dated 25th May, 2016 read with SEBI's Circular no. CIR/CFD/CMD/56/2016 dated 27th May, 2016, we hereby declare that the Statutory Auditors of the Company, M/s. **Kumra Bhatia & Co.**, Chartered Accountants, (ICAI Firm Reg. No.002848N) have issued Audit Report with unmodified opinion on the Audited Financial Results of the Company for the financial year ended March 31, 2026.

Kindly take the same on your record for the Company.

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

Jagdish Chandra
Chief Financial Officer



Sainik Finance & Industries Limited

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Dated

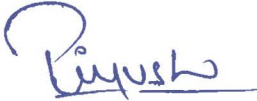
EXTRACT OF THE MINUTES OF THE BOARD MEETING OF THE COMPANY SAINIK FINANCE & INDUSTRIES LIMITED HELD ON WEDNESDAY 28TH MAY, 2026 AT 12:10 P.M. AT THE 7TH FLOOR, OFFICE TOWER, AMBIENCE MALL, N.H.-48, GURUGRAM, HARYANA- 122002.

APPROVAL OF THE FINANCIAL RESULTS OF THE COMPANY FOR THE QUARTER/ FINANCIAL YEAR ENDED ON 31ST MARCH, 2026 ALONG WITH A STATEMENT OF ASSETS & LIABILITIES AND CASH FLOW STATEMENT OF THE COMPANY FOR THE FINANCIAL YEAR ENDED ON 31ST MARCH, 2026 AS REVIEWED BY THE AUDIT COMMITTEE

RESOLVED THAT on the recommendation of Audit Committee, the Financial Results of the Company for the Quarter / Financial Year ended on 31st March, 2026 along with a Statement of Assets & Liabilities and Cash Flow Statement of the Company for the year ended as at 31st March, 2026 duly examined & reviewed by the Audit Committee as placed before the Board Meeting be and is hereby approved and taken on record.

RESOLVED FURTHER THAT Sh. Kuldeep Singh Solanki and Sh. Sarvesh Sindhu, Directors of the Company be and are hereby severally authorized to sign the above said Financial Results of the Company on behalf of the Board of Directors of the Company and notify to all the Stock Exchanges wherein the shares of the Company are listed and to get the same published in the newspapers as per the requirements of the SEBI (Listing Obligations & Disclosures Requirement) Regulation, 2015."

**Certified True Copy
For Sainik Finance & Industries Limited**



**Piyush Garg
Company Secretary
M. No.: A62134**

