INDEPENDENT AUDITORS' REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

To the Board of Directors of M/s NABKISAN FINANCE LIMITED

1. We have reviewed the accompanying statement of Unaudited Balance sheet & Statement of Profit & Loss of **NABKISAN Finance Limited** for quarter ended June 30, 2026 ("the Statement") being submitted by the Company. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

2. 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 statements are 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.

3. Based on our review conducted as above nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Balance sheet & Statement of Profit & Loss prepared in accordance with applicable Indian Accounting Standards (IND AS) and other recognized accounting practices and policies has not disclosed the information including the manner in which it is to be disclosed, or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For L U Krishnan & Co.
Chartered Accountants
Firm's Registration No: 001527S

L.U. KRISHNAN & CO. 3-1 West Club Road, Shenoy Nagar, Chennai-600 030. Chartered Accountants

S. Jothirajan

S.Jothirajan
Partner
Membership No.211121
UDIN: 26211121PAUHMM7026

Place: Chennai
Date: 07.08.2026

INDEPENDENT AUDITORS' REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

To the Board of Directors of M/s NABKISAN FINANCE LIMITED

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For L U Krishnan & Co.
Chartered Accountants
Firm's Registration No: 001527S

L.U.KRISHNAN & CO. 3-1, West Club Road, Shenoy Nagar, Chennai-600 030 Chartered Accountants

S. Jothirajan

S.Jothirajan
Partner
Membership No.211121
UDIN: 26211121PAUHMM7026

Place: Chennai
Date: 07.08.2026

NABKISAN Finance Limited

NABARD Tamil Nadu Regional office building, No.48 Mahatma Gandhi Road, Nungambakkam, Chennai - 600034

Unaudited Balance sheet as at 30th June 2026

(Rs. Lakh)

	Particulars	As at 30th June, 2026 (Unaudited)	As at 31st March 2026 (Audited)	As at 30th June, 2025 (Unaudited)
	ASSETS			
1	Financial assets			
(a)	Cash and cash equivalents	4,293.05	15,679.90	12,592.55
(b)	Bank balances other than (a) above	212.31	5,421.54	0.34
(c)	Loans	6,37,785.79	6,57,123.94	4,70,357.36
(d)	Investments	42,323.77	43,714.95	17,425.25
(e)	Other financial assets	335.52	337.55	76.11
2	Non - Financial assets	-		-
(a)	Current Tax assets (net)	1,101.92	383.94	708.85
(b)	Deferred tax assets (net)	461.38	461.38	732.41
(c')	Property, plant and equipment	51.86	49.30	36.03
(d)	Intangible Assets	-	-	-
(e)	Other non - financial assets	23.62	650.85	719.79
	TOTAL - ASSETS	6,86,589.22	7,23,823.34	5,02,648.69
	LIABILITIES AND EQUITY			
1	Financial Liabilities			
(a)	Borrowings (Other than Debt Securities)	5,76,521.78	6,13,715.00	4,03,491.37
(b)	Other financial liabilities	4,901.67	4,435.95	4,205.80
2	Non - Financial Liabilities	-		-
(a)	Provisions	245.49	458.54	264.38
(b)	Other non-financial liabilities	226.97	3,610.74	2,889.87
3	Equity	-		-
(a)	Equity Share capital	28,889.56	28,889.56	28,889.56
(c)	Other Equity	75,803.75	72,713.55	62,907.71
	Total Liabilities and Equity	6,86,589.22	7,23,823.34	5,02,648.69

L.U. KRISHNAN & CO. 51, West Club Road, Shenoy Nagar, Chennai-600 030 Chartered Accountants

For L.U. KRISHNAN & Co.,
Chartered Accountants
Firm Regn. No. 001527S

S. Jothirajan

S. JOTHIRAJAN
Partner, M.No. 211121

For NABKISAN Finance Ltd

Immanuvel Ganesan
MD & CEO
DIN : 10172988
PAN : AALPI1553M

NABKISAN FINANCE LIMITED MUMBAI

NABKISAN Finance Limited

NABARD Tamil Nadu Regional office building, No.48 Mahatma Gandhi Road, Nungambakkam, Chennai - 600034

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(Rs. Lakh)

	Particulars	Quarter Ended			Year Ended
		30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
I	**Revenue from Operations**				
	Interest Income	17,228.27	14,700.59	13,420.17	54,074.12
	Fees and commission Income	-	-	37.09	
	Total Revenue from operations	17,228.27	14,700.59	13,457.26	54,074.12
II	Other Income	68.45	333.93	7.71	458.32
III	Total Income (I + II)	17,296.73	15,034.52	13,464.97	54,532.44
IV	**Expenses**				
	Finance Costs	11,488.75	9,170.96	8,430.79	33,355.35
	Impairment on financial instruments	(671.43)	(1,233.61)	471.03	(250.17)
	Employee Benefits Expenses	406.14	484.99	308.87	1,418.43
	Depreciation, amortization and impairment	7.52	10.45	5.02	27.42
	Other expenses	2,306.23	666.28	245.72	2,[illegible].13
	Total Expenses	13,537.20	9,099.07	9,461.43	36,551.16
V	Profit / (loss) before exceptional items and tax (III - IV)	3,759.53	5,935.45	4,003.54	17,981.28
VI	Exceptional Items	-	-	46.64	-
VII	Profit / (loss) before tax (V - VI)	3,759.53	5,935.45	3,956.90	17,981.28
VIII	**Tax Expense:**				
	- Current Tax	692.56	1,474.73	982.35	4,548.01
	- Deferred Tax		349.87		280.84
IX	Profit / (loss) for the period (VII -VIII)	3,066.97	4,110.85	2,974.55	13,152.43
X	Profit/(loss) from discontinued operations				
XI	**Profit/(loss) for the period (IX+XII)**	3,066.97	4,110.85	2,974.55	13,152.43
XII	**Other Comprehensive Income**				
(a)	(i) Items that will not be reclassified to profit or loss		(38.98)		(38.98
	(ii) Income tax relating to items that will not be reclassified to profit or loss		9.81		9.81
	Sub-total (a)	-	(29.17)	-	(29.17)
(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 (a + b)	-	(29.17)	-	(29.17)
XIII	Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit (Loss) and other Comprehensive Income for the period)	3,066.97	4,081.68	2,974.55	13,123.26
XIV	Earnings per equity share				
	- Basic	4.25	5.65	4.12	3.63
	- Diluted	4.25	5.65	4.12	3.63

For L.U. KRISHNAN & Co.,
Chartered Accountants
Firm Regn. No. 001527S

S. Jothirajan

S. JOTHIRAJAN
Partner, M.No. 211121

L.U. KRISHNAN & CO. 3-1, West Club Road, Shenoy Nagar, Chennai-600 030. Chartered Accountants

For NABKISAN Finance Ltd

Immanuvel Ganesan
MD & CEO
DIN : 10172988
PAN : AALPI1553M

NABKISAN FINANCE LIMITED MUMBAI

1. NABKISAN Finance Limited ("the Company") is a Company limited by shares domiciled in India and incorporated on 14 February 1997 under the provisions of the Companies Act, registered with Reserve Bank of India ("RBI") and is classified under middle layer as per scale based regulations issued by RBI to carry on the business of NBFC without accepting public deposits. The debt securities of the Company namely non-convertible debentures are listed on the Bombay Stock Exchange ("BSE"). The Company is engaged in extending credit to Farmer Producer Organisations (FPOs), .Agri-Startups, Agri Value Chain & Infrastructure, Social & Environmental Initiatives, WASH, NBFC & MFIs and Lending to Individuals through DA products

2. The financial results for the quarter ended 30 June 2026 are available on the websites of BSE (https://www.bseindia.com), and the Company (https://www.nabkisan.org/financials).

3. These financial results have been prepared in accordance with recognition and measurement principles laid down in accordance with the Indian Accounting Standard ("Ind AS"), as prescribed under Section 133 of the Companies Act, 2013 ("the Act"), read with the Companies (Indian Accounting standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India and in terms of Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations 2015 (as amended). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India are implemented as and when they are issued/ become applicable.

4. The statement of financial results for the quarter ended 30 June 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on 07 August 2026.

5. The financial results for the quarter ended June 30, 2026 have been reviewed by the statutory auditors, viz. M/s. L U Krishnan & Co, Chartered Accountants

6. The Company has applied its material accounting policies in the preparation of this statement consistent with those followed in the financial statements for the year ended March 31, 2026.

7. The figures of the last quarter are the balancing figures between audited figures in respect of the full financial year up to 31 March 2026 and the audited year-to-date figures up to 31 December 2025, being the date of the end of the third quarter of the financial year which were subjected to Audit by the statutory auditors, viz. M/s. L U Krishnan & Co, Chartered Accountants who expressed an unmodified opinion on those financial information.

8. Information as required by regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached in Annexure 1.

9. There is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company. The Company operates in single segment only. There are no operations outside India and hence there is no external revenue or assets which require disclosure.

10. The Company has not defaulted in repayment of its loans or borrowings or in the payment of interest thereon to any lender

11. The figures for the previous periods/ year have been regrouped/ rearranged wherever necessary to conform to the current period presentation. There are no significant regroupings/ reclassification for the quarter under report.

For L.U. KRISHNAN & Co.,
Chartered Accountants
Firm Regn. No. 001527S

L.U. KRISHNAN & CO. 3-1, West Club Road, Shenoy Nagar, Chennai-600 030 Chartered Accountants

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Partner, M.No. 211121

For NABKISAN Finance Ltd

Immanuvel Ganesan
MD & CEO
DIN : 10172988
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NABKISAN FINANCE LIMITED MUMBAI

Annexure 1

	Quarter Ended			Year Ended
	30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
(a) debt-equity ratio	5.53	6.07	4.43	6.07
(b) debt service coverage ratio	NA	NA	NA	NA
(c) interest service coverage ratio	NA	NA	NA	NA
(d) outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA
(e) capital redemption reserve/debenture redemption reserve	NA	NA	NA	NA
(f) net worth	1,04,231.93	1,01,141.73	91,064.87	1,01,141.73
(g) net profit after tax	3,066.97	4,081.68	2,974.55	13,123.26
(h) earnings per share:	4.25	5.65	4.12	3.63
(i) current ratio	NA	NA	NA	NA
(j) long term debt to working capital	NA	NA	NA	NA
(k) bad debts to Account receivable ratio	NA	NA	NA	NA
(l) current liability ratio	NA	NA	NA	NA
(m) total debts to total assets	0.84	0.85	0.80	0.85
(n) debtors' turnover	NA	NA	NA	NA
(o) inventory turnover	NA	NA	NA	NA
(p) operating margin percent	21.74%	39.48%	29.73%	32.97%
(q) net profit margin percent:	17.73%	27.15%	22.09%	24.07%
(r) Gross NPA %	0.94%	0.85%	1.19%	0.85%
(s) Net NPA %	0.37%	0.27%	0.35%	0.27%
(t) CRAR %	22.80%	22.26%	18.95%	22.26%

For L.U. KRISHNAN & Co.,
Chartered Accountants
Firm Regn. No. 001527S

L.U. KRISHNAN & Co. Chartered Accountants 31, West Club Road, Shenoy Nagar, Chennai-600 030

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