

February 3, 2026

To,
The Listing Compliance Team
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Fort Mumbai
Maharashtra 400001

Subject: Submission of Unaudited Financial results for the quarter ended December 31, 2025 along with the Limited Review Report.

Dear Sir/Ma'am,

With reference to the above, we wish to intimate that the Board of Directors of BOBCARD LIMITED at their Meeting held on February 3, 2026 has approved the un-audited financial results for the quarter ended December 31, 2025. Accordingly, please find enclosed the un-audited financial results for the quarter ended December 31, 2025 along with limited review report issued by the Statutory Auditors.

Request you to take the above information on record.

**Yours sincerely,
For BOBCARD LIMITED**

**Sakshi Mehta
Company Secretary
ACS 47988**

Encl: As above

BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited)
(CIN: U65990MH1994GOI081616)

Registered Office: 2nd Floor, Baroda House, Behind Dewan Shopping Center, S.V.Road, Jogeshwari (West), Mumbai-400 102. India. | दूसरी मंजिल, बडौदा हाउस, दीवान शॉपिंग सेंटर के पीछे, एस.वी. रोड, जोगेश्वरी (पश्चिम), मुंबई-400102. भारत।

Corporate Office: 15th Floor, 1502/1503/1504, DLH Park, S. V. Road, Goregaon (West), Mumbai-400 104. India. | 15वीं मंजिल, 1502/1503/1504, डीएलएच पार्क, एस.वी. रोड, गोरगांव (पश्चिम), मुंबई-400104. भारत।

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LLP Identity No. AAB-7509

Independent Auditors' Review Report on the Quarterly and Year to date Unaudited Financial Results of BOBCARD Limited pursuant to Regulations 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended read with SEBI circular no. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July 2025, as amended,

Review Report to
The Board of Directors
BOBCARD Limited

1. We have reviewed the accompanying Statement of unaudited financial results of BOBCARD Limited (Formerly known as **BOB Financial Solutions Limited**) ("the Company") for the quarter and nine months period ended 31 December 2025, ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulations 52 read with Regulation 63(2) of Securities Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended ("Listing Regulations"), read with SEBI circular no. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July 2025, as amended ("SEBI circular"), including relevant circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time.
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 ("the Act"), as amended read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India and in compliance with Regulations 52 read with Regulation 63(2) of the Listing Regulations, including relevant circulars issued by SEBI from time to time and that it has been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, assets classification, provisioning, to the extent applicable and other related matters. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review 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 the Company's 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 stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles laid down in the applicable Indian Accounting Standards specified under Section 133 of the Act as amended, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of Income recognition, asset classification, provisioning, to the extent applicable and other related matters.

5. The comparative financial results of the Company for the quarter and nine months period ended 31 December 2024 and for the year ended 31 March 2025 included in this Statement had been reviewed / audited by predecessor auditor whose report dated 20 January 2025 and 8 May 2025 respectively, expressed an unmodified conclusion/opinion on those Statements. Our conclusion is not modified in respect of this matter.

For Suresh Surana & Associates LLP
Chartered Accountants
Firm's Registration No.121750W / W100010

Ramesh Gupta
Partner
Membership No.: 102306
UDIN: 26102306HODSNK2032
Place: Mumbai
Date: February 3, 2026



BOBCARD LIMITED (FORMERLY KNOWN AS "BOB FINANCIAL SOLUTIONS LIMITED")

Regd Office : 2nd Floor, Baroda House, Behind Dewan Shopping Center, S. V. Road, Jogeshwari (West), Mumbai-400102, Tel: 022 41683700

CIN : U65990MH1994GOI081616, Website : www.bobcard.co.in

Statement of Unaudited Financial result for the quarter and nine months ended 31 December 2025

Rs. in Millions

Particulars	Quarter ended			Nine months ended		Year ended
	31-12-2025 (Unaudited)	30-09-2025 (Unaudited)	31-12-2024 (Unaudited)	31-12-2025 (Unaudited)	31-12-2024 (Unaudited)	31-03-2025 (Audited)
Revenue From operations						
i Interest income	2,458.39	2,415.76	2,218.35	7,312.13	6,417.09	8,870.48
ii Fees and commission income	2,125.90	2,087.60	2,066.04	6,188.25	5,915.37	7,879.80
iii Business development incentive income	-	23.60	-	80.37	8.86	53.85
I Total revenue from operations	4,584.29	4,526.95	4,284.39	13,580.75	12,341.32	16,804.13
II Other income	132.52	140.71	202.09	409.53	537.74	638.42
III Total income (I + II)	4,716.81	4,667.66	4,486.48	13,990.28	12,879.06	17,442.55
Expenses						
i Finance costs	860.26	857.55	936.35	2,605.57	2,605.33	3,478.50
ii Impairment on financial instruments	1,486.81	1,288.36	656.84	3,801.86	1,753.46	2,099.25
iii Employee benefits expenses	218.35	226.09	186.67	667.65	556.49	754.91
iv Depreciation, amortization and impairment	46.11	46.00	36.34	133.39	110.99	150.46
v Business Support Service Cost	554.14	798.91	1,192.68	2,190.28	3,481.35	4,708.64
vi Business Promotion Expenses	396.25	331.40	359.64	992.07	918.10	1,218.26
vii Others expenses	1,147.36	1,029.89	998.93	3,215.28	2,833.40	3,867.57
IV Total expenses	4,709.28	4,578.20	4,367.45	13,606.10	12,259.12	16,277.59
V Profit / (loss) before tax (III - IV)	7.53	89.46	119.03	384.18	619.94	1,164.96
VI Tax Expense:						
(1) Current Tax	(18.09)	58.32	48.62	133.10	182.38	282.83
(2) Deferred Tax Expense / (Credit)	29.68	(29.51)	(18.71)	(16.25)	27.81	135.83
(3) Income tax for earlier year	-	-	-	-	15.35	15.35
	11.59	28.81	29.91	116.85	225.54	434.01
VII Profit / (loss) for the period / year(V-VI)	(4.06)	60.65	89.12	267.33	394.40	730.95
VIII Other comprehensive income						
(A) (i) Items that will not be reclassified to profit or loss						
Remeasurements of the defined benefit plans	(0.51)	(1.82)	(0.57)	(14.46)	(6.65)	(7.87)
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.13	0.46	0.14	3.64	1.67	1.98
Subtotal (A)	(0.38)	(1.36)	(0.43)	(10.82)	(4.98)	(5.89)
(B) Items that will be reclassified to profit or loss						
(i) Gain / (Loss) on revaluation of investment through Other Comprehensive Income	3.23	(47.69)	-	(44.46)	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	(0.81)	12.00	-	11.19	-	-
Subtotal (B)	2.42	(35.69)	-	(33.27)	-	-
Other comprehensive income / (loss) (A + B)	2.04	(37.05)	(0.43)	(44.09)	(4.98)	(5.89)
IX Total comprehensive income for the period / year (VII + VIII)	(2.02)	23.60	88.69	223.24	389.42	725.06
X						
(1) Paid up Equity Share Capital (Face vale of Rs. 10 each)	12,750.00	12,750.00	9,750.00	12,750.00	9,750.00	12,750.00
(2) Other Equity (excluding Revaluation Reserve)	1,919.13	1,921.16	1,360.26	1,919.13	1,360.26	1,695.90
XI Earnings per equity share (EPS) *						
Basic (Rs.)	(0.003)	0.04	0.09	0.21	0.40	0.70
Diluted (Rs.)	(0.003)	0.04	0.09	0.21	0.40	0.70

* EPS is not annualized for the quarter and nine months ended.

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Notes to Unaudited Financial results for the quarter and nine months ended 31 December 2025

Notes:

1) The above financial results of BOBCARD Limited (Formerly known as "BOB Financial Solutions Limited") ("the Company") together with results for comparative periods have been extracted from the unaudited financial statements prepared in accordance with the Indian Accounting Standard (Ind-AS) 34 - Interim Financial Reporting and the recognition and measurement principles laid down in the Indian Accounting Standard ("Ind AS"), notified under section 133 of the Companies Act 2013 ("the Act"), read with companies (Indian Accounting Standards) rules 2015 as amended from time to time, circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("the RBI guidelines") and other accounting principles generally accepted in India and in compliance with the presentation and disclosure requirements of Regulation 52 read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("SEBI"), including relevant circulars issued by SEBI from time to time.

2) The above results have been reviewed by Audit committee at their meeting held on 2nd February 2026 and have been approved & taken on record by the Board of Directors at their meeting held on 3rd February 2026 and limited review of the same has been carried out by the Statutory Auditor's of the Company.

3) The Company is classified under "Middle Layer" pursuant to Master Direction- Reserve Bank of India (Non-Banking Financial Company- Scale Based Regulation) Directions, 2023.

4) The Company has consistently applied its material accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any application of circulars/ directions issued by the RBI or other regulators are implemented prospectively when they become applicable..

5) The Company does not have any Subsidiary/Associate/Joint Venture Company(ies), as on December 31, 2025.

6) Details of loans transferred /acquired during the quarter and nine months ended December 31, 2025 under the RBI Master Direction on Transfer of Loan exposures dated September 24, 2021 are given below;

- i) The Company has not transferred or acquired any loan not in default.
- ii) The Company has not transferred or acquired any stressed loan.
- iii) The Company has not transferred any non-performing assets.
- iv) The Company has not acquired any Special Mention Account.

7) Information as required by Regulation 52(4) of SEBI(Listing obligation and Disclosure Requirements) Regulation 2015 is as per Annexure "1" attached.

8) Management has exercised necessary due diligence to ensure that the said comparative results provide a true and fair view of its affairs.

9) The Management has reviewed and reconsidered the requirements of presenting segment information and accordingly identified Business segment as the Primary segment for disclosure for the current year. The Company operations are in India and hence there is no segment reporting by geographical segment. Segment Information has been prepared in conformity with the Ind AS 108 on 'segment reporting' as per Annexure "2" attached.

10) The business model of the Company under Ind AS 109 "Financial Instruments" continues to be 'hold to collect and sell' and consequently, the financial assets have been fair valued through other comprehensive income as on December 31, 2025.

11) Figures for the quarter ended December 31, 2025 and December 31, 2024 are the balancing figures between unaudited figures for the nine months ended December 31, 2025 and December 31, 2024 with unaudited for the quarter ended September 30, 2025 and September 30, 2024 respectively.

12) The Government of India has notified the Code on Wages, 2019; Industrial Relations Code, 2020; Code on Social Security, 2020; and Occupational Safety, Health and Working Conditions Code, 2020. These Codes have been made effective from November 21, 2025, replacing and rationalizing the 29 existing labour laws. Accordingly, as on December 31, 2025, pursuant to the amendments to Code on Wages, 2019 and Code on Social Security, 2020 and based on the Management's assessment and Actuarial valuation, the Company has provided an additional liability of Rs. 7.86 million towards gratuity and Rs. 2.41 million towards leave encashment. The assessment of other impacts, if any, on employee benefit expenses arising from the New Labour Codes will be undertaken and accounted for upon notification of the relevant rules by the appropriate authorities.

13) These financial results are available on the websites of the Stock Exchanges (www.bseindia.com and www.nseindia.com) and on Company's website at www.bobcard.co.in.

14) Previous period's/ year's figure have been regrouped / reclassified wherever necessary to correspond with the current period's/ year's classification/ disclosure.

For and on behalf of the Board of Directors

Place: Mumbai
Date: 3rd February 2026

Ravindra Rai M.
Managing Director & CEO
(DIN: 10535708)

Unaudited Financial results for the quarter and nine months ended 31 December 2025

Annexure 1

Disclosure in compliance with regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and nine months ended 31st December 2025.

Sr. No.	Particulars	Ratio					
		For the quarter ended 31 December 2025	For the quarter ended 30 September 2025	For the quarter ended 31 December 2024	For the nine months ended 31 December 2025	For the nine months ended 31 December 2024	For the year ended 31 March 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	Audited
1	Debt Equity ratio #	3.84	4.10	4.73	3.84	4.73	3.33
2	Debt service coverage ratio ##	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
3	Interest service coverage ratio ##	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
4	Outstanding Redeemable Preference Shares (quantity)	Nil	Nil	Nil	Nil	Nil	Nil
5	Outstanding redeemable Preference share (₹ in million)	Nil	Nil	Nil	Nil	Nil	Nil
6	Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
7	Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
8	Net worth (₹ in million) ####	14,669.13	14,671.16	14,110.26	14,669.13	14,110.26	14,445.90
9	Net profit after tax (₹ in million)	(4.06)	60.65	89.12	267.33	394.40	730.95
10	Earnings per equity share (*not annualised)						
(a)	Basic (₹)	(0.003)	0.04	0.09	0.21	0.40	0.70
(b)	Diluted (₹)	(0.003)	0.04	0.09	0.21	0.40	0.70
11	Current ratio ##	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
12	Long term debt to working capital ratio ##	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
13	Bad debts to Account receivable ratio ##	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
14	Current liability ratio ##	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
15	Total debt to total assets ###	74.55%	76.37%	73.82%	74.55%	73.82%	0.73
16	Debtors turnover ##	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Inventory turnover ##	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
18	Operating Margin #####	0.16%	1.98%	2.78%	2.83%	5.02%	6.93%
19	Net profit margin (%) #####	-0.09%	1.30%	1.99%	1.91%	3.06%	4.19%
20	Sector specific equivalent ratios, as applicable						
(a)	Gross NPA (₹ in million)	2,177.32	2,370.68	1,960.28	2,177.32	1,960.28	1,830.63
(b)	Net NPA (Net of Stage 3 Provision) (₹ in million)	1,025.29	1,091.82	544.95	1,025.29	544.95	743.31
(c)	% of Gross NPA	3.40	3.69	3.36	3.40	3.36	3.08
(d)	% of Net NPA	1.63	1.73	0.96	1.63	0.96	1.27
21	CRAR (%)	20.34%	20.71%	17.65%	20.34%	17.65%	22.01%
22	Provision Coverage Ratio (PCR %)	52.91%	53.94%	72.20%	52.91%	72.20%	59.40%
23	Whether there is a deviation in the use of the proceeds of the issue of Non Convertible Debt Securities : No.						

Note:
Debt-equity ratio = (Debt securities + Borrowings (other than debt securities)+subordinate liabilities) / networth.
The Company is registered under ther Reserve Bank of India Act, 1934 as Non-Banking financial Company, hence these ratio are generally not applicable.
Total debts to total assets = (Debt securities + Borrowings (other than debt securities)+subordinate liabilities)/ total assets.
Networth is equal to paid up equity share capital plus other equity.
Operating Margin = Profit before tax / Total Revenue from Operations
Net profit margin = Net Profit for the period / Total Income

For and on behalf of the Board of Directors

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Unaudited Financial results for the quarter and nine months ended 31 December 2025

Annexure 2
Rs. in Millions

Business Segment	Merchant						Credit Card						Total					
	Quarter ended			Nine months ended			Year ended			Quarter ended			Nine months ended			Year ended		
	31-12-2025 (Unaudited)	30-09-2025 (Unaudited)	31-12-2024 (Unaudited)	31-12-2025 (Unaudited)	31-12-2024 (Unaudited)	31-03-2025 (Audited)	31-12-2025 (Unaudited)	30-09-2025 (Unaudited)	31-12-2024 (Unaudited)	31-12-2025 (Unaudited)	31-12-2024 (Unaudited)	31-03-2025 (Audited)	31-12-2025 (Unaudited)	30-09-2025 (Unaudited)	31-12-2024 (Unaudited)	31-12-2025 (Unaudited)	31-12-2024 (Unaudited)	31-03-2025 (Audited)
Revenue	36.05	32.92	41.08	109.39	107.55	155.40	4,680.75	4,634.74	4,445.40	13,880.90	12,771.50	17,287.15	4,716.81	4,667.66	4,486.48	13,990.28	12,879.06	17,442.55
Result	23.15	20.53	25.67	74.84	70.55	104.62	(15.62)	68.93	93.37	309.33	549.39	1,060.34	7.53	89.46	119.03	384.18	619.94	1,164.96
Profit/(Loss) before tax	23.15	20.53	25.67	74.84	70.55	104.62	(15.62)	68.93	93.37	309.33	549.39	1,060.34	7.53	89.46	119.03	384.18	619.94	1,164.96
Income Taxes	-	-	-	-	-	-	-	-	-	-	-	-	11.59	28.81	29.91	116.85	225.54	434.01
Net Profit before OCI adjustment	-	-	-	-	-	-	-	-	-	-	-	-	(4.06)	60.65	89.12	267.33	394.40	730.95
Other Information																		
Segment Assets	46.35	44.97	39.83	46.35	39.83	33.86	65,412.28	65,113.48	58,693.66	65,412.28	58,693.66	60,193.11	65,458.63	65,158.45	58,733.49	65,458.63	58,733.49	60,226.97
Unallocated Assets	-	-	-	-	-	-	-	-	-	-	-	-	10,090.23	13,622.13	9,350.01	10,090.23	9,350.01	5,925.61
Total Assets	46.35	44.97	39.83	46.35	39.83	33.86	65,412.28	65,113.48	58,693.66	65,412.28	58,693.66	60,193.11	75,548.86	78,780.58	68,083.50	75,548.86	68,083.50	66,152.58
Segment Liabilities	31.21	35.91	9.71	31.21	9.71	20.04	4,524.18	3,907.16	3,704.28	4,524.18	3,704.28	3,475.03	4,555.39	3,943.07	3,713.99	4,555.39	3,713.99	3,495.08
Unallocated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	70,993.47	74,837.52	64,369.51	70,993.47	64,369.51	62,657.50
Total Liabilities	31.21	35.91	9.71	31.21	9.71	20.04	4,524.18	3,907.16	3,704.28	4,524.18	3,704.28	3,475.03	75,548.86	78,780.58	68,083.50	75,548.86	68,083.50	66,152.58
Capital Expenditure	-	-	-	-	-	-	17.09	13.92	-	81.27	4.82	87.54	17.09	13.92	-	81.27	4.82	87.54
Depreciation/Amortisation	-	-	-	-	-	-	46.11	46.00	69.66	133.39	110.99	150.46	46.11	46.00	69.66	133.39	110.99	150.46

For and on behalf of the Board of Directors

Place: Mumbai
Date: 3rd February 2026

Ravindra Rai M.
Managing Director & CEO
(DIN: 10535708)