

10th February, 2026

To,
The Manager
Department of Corporate Compliance
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai – 400051.

SCRIP SYMBOL: RNFI

Sub: Outcome of Board Meeting held on 10th February, 2026 and Submission of Un-Audited Financial Results for the Third Quarter and Nine Months ended on 31st December, 2025.

Dear Sir/Madam,

Pursuant to Regulation 30 and 33(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform you that the Board of Directors of the Company at its meeting held today i.e. 10th February, 2026 inter-alia, has considered and approved the following:

1. The Un-Audited (Standalone and Consolidated) Financial Results of the Company for the Third Quarter and Nine Months ended 31st December, 2025.
2. Limited Review Report issued by the Statutory Auditors, M/s. Kushal S Poonia & Co., on Un-Audited Financial Results for the Third Quarter and Nine Months ended 31st December 2025.
3. Certificate of Utilization of Funds of IPO Proceeds as **Annexure A**.
4. Certificate of Utilization of Funds of Preferential Issue as **Annexure B**

Commencement of Board Meeting: 12:30 P.M.

Conclusion of Board Meeting: 01:50 P.M.

The above is for your information and record.

Thanking you,
Yours faithfully,

For RNFI Services Limited

Mohit Chauhan

Mohit Chauhan
Company Secretary



011- 4920 - 7777



www.rnfiservices.com
info@rnfiservices.com



RNFI SERVICES LIMITED

Registered Address : UG-5, Relipay House,
Plot No. 42, DLF Industrial Area, Kirti Nagar,
New Delhi - 110015

CIN NO - L74140DL2015PLC286390





Independent Auditor's Review Report on Quarterly & Nine month ended Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
Board of Directors of RNFI Services Limited,

1. We have reviewed the accompanying standalone statement of unaudited financial results of **RNFI Services Limited** ("the Company") for the Quarterly & Nine Month ended 31st December 2025, ("the Statement"), being submitted by the company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended (the "Listing regulations")
2. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors, has been compiled from the related IND AS Financial Statements which has been prepared in accordance with Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements 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 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.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards i.e. Ind AS prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under or by the Institute of Chartered Accountants of India and other recognized accounting practices and policies has not disclosed the information



Kushal S Poonia & Co.
Chartered Accountants

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required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular dated 14th October, 2021 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For, Kushal S Poonia & Co.,
Chartered Accountants
Firm's Registration No. 156576W

Kushal Poonia



Kushal Singh Poonia
Proprietor
Membership No. 605377
Place: Mumbai
Date: 10.02.2026
UDIN: 26605377PNKMZW3087

INDIA

Kushal S Poonia & Co.

D-507, Crystal Plaza, Opp Infinity mall, Lokhandwala,
Andheri West, Mumbai - 400053

RNFI Services Limited

CIN: L74140DL2015PLC286390

Regd. Offc: UG-5, Plot No. 42, Kirti Nagar Industrial Area, New Delhi 110015

website: www.rnfiservices.com

Statement of Unaudited Standalone Financial Results for the Quarter and Nine Months ended ended 31 December, 2025

(INR Lakhs)

Particulars	Quarter Ended			Nine months ended		Year Ended
	December 31,2025	September 30,2025	December 31,2024	December 31,2025	December 31,2024	March 31, 2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1 Revenue from Operations						
(a) Revenue from Operations	7,505.90	6,840.71	7,644.27	20,992.28	20,561.00	27,553.68
(b) Other Income	129.89	146.16	142.46	391.00	455.89	679.79
Total Income from operations	7,635.79	6,986.87	7,786.73	21,383.28	21,016.89	28,233.47
2 Expenses						
(a) Direct Costs	4,127.77	3,870.40	5,169.77	12,055.54	13,793.70	18,395.60
(b) Employee Benefit Expenses	1,908.02	1,601.33	1,414.94	5,046.97	3,805.92	5,293.35
(c) Depreciation and amortisation expenses	333.48	261.11	303.74	836.90	777.16	1,123.27
(d) Finance Cost	32.65	28.71	42.56	108.22	136.31	178.10
(e) Other Expenses	490.49	456.13	376.94	1,281.24	1,104.75	1,395.03
(f) Prior Period Expenses	-	1.38	-	1.38	1.42	3.69
Total Expenses	6,892.41	6,219.06	7,307.95	19,330.25	19,619.26	26,389.05
3 Profit/ (Loss) before exceptional and extra ordinary items and Tax (1-2)	743.38	767.81	478.78	2,053.03	1,397.63	1,844.42
Exceptional Items	-	-	-	-	-	-
Profit/(Loss) before tax	743.38	767.81	478.78	2,053.03	1,397.63	1,844.42
4 Tax expense						
Current Tax	179.19	199.08	145.82	526.13	391.64	497.31
Adjustment of tax relating to earlier periods	0.58	-	(0.75)	0.58	(0.75)	(0.75)
Deferred Tax	2.19	(13.08)	(25.49)	(26.12)	(51.51)	(65.47)
5 Profit (Loss) for the period from continuing operations (3-4)	561.42	581.81	360.20	1,552.44	1,058.25	1,413.33
Profit/(loss) from discontinued operations	-	-	-	-	-	-
Tax expense of discontinued operations	-	-	-	-	-	-
6 Profit/(loss) for the period	561.42	581.81	360.20	1,552.44	1,058.25	1,413.33
7 Other Comprehensive Income						
A. I) Items that will not be reclassified to profit or loss						
i. Changes in the revaluation surplus	-	-	-	-	-	-
i. Remeasurements of the defined benefit plans	4.48	2.76	3.53	7.99	(1.73)	(2.30)
8 Total Comprehensive Income for the period (Comprising Profit / (Loss) and Other Comprehensive Income for the period)	565.90	584.57	363.73	1,560.43	1,056.52	1,411.03
9 Paid up Equity Share Capital (Face Value of Rs.10/- Per Share)	2,506.07	2,495.27	2,495.27	2,506.07	2,495.27	2,495.27
10 Other Equity						8,081.21
11 Earning Per Share						
(a) Basic	2.25	2.33	1.63	6.21	4.79	6.19
(b) Diluted	2.25	2.33	1.63	6.21	4.79	6.19
12 Debt Equity Ratio (In Times)	0.12	0.14	0.17	0.12	0.17	0.14
13 Current ratio (In Times)	1.85	1.57	1.66	1.85	1.66	1.59



RNFI Services Limited

CIN:L74140DL2015PLC286390

Unaudited Standalone Segment Wise Revenue, Results, Assets & Liabilities for the Quarter and Nine Months ended 31st December, 2025

(INR Lakhs)

Particulars	Quarter Ended			Nine months ended		Year Ended
	December 31, 2025 (Unaudited)	September 30, 2025 (Unaudited)	December 31, 2024 (Unaudited)	December 31, 2025 (Unaudited)	December 31, 2024 (Unaudited)	March 31, 2025 (Audited)
-Segment Revenue						
Non Business Correspondent	5,349.56	4,497.06	4,737.54	14,175.29	12,335.76	15,740.59
Business Correspondent	2,156.34	2,343.65	2,906.73	6,816.99	8,225.24	10,813.09
Others	129.89	146.16	142.46	391.00	455.89	679.79
Total revenue from operations	7,635.79	6,985.87	7,786.73	21,383.28	21,016.89	28,233.47
-Segment Profit before tax (Results)						
Non Business Correspondent	444.94	400.97	213.31	1,126.95	632.30	762.32
Business Correspondent	168.55	220.68	123.01	535.08	309.44	402.31
Others	129.89	146.16	142.46	391.00	455.89	679.79
Total profit before tax (Results)	743.38	767.81	478.78	2,053.03	1,397.63	1,844.42
Segment Assets						
Non Business Correspondent	5,750.81	4,792.90	3,434.54	5,760.81	3,434.54	2,716.81
Business Correspondent	4,273.84	4,069.23	3,925.48	4,273.84	3,925.48	3,620.07
Unallocable Assets	15,397.88	14,638.76	13,222.67	15,397.88	13,222.67	15,391.23
Total Segment Assets	25,432.53	23,500.89	20,582.69	25,432.53	20,582.69	21,728.11
Segment Liabilities						
Non Business Correspondent	700.03	573.03	679.04	700.03	679.04	241.28
Business Correspondent	310.66	467.31	29.90	310.66	29.90	134.88
Unallocable Liabilities	10,431.17	10,897.28	9,651.77	10,431.17	9,651.77	10,725.47
Total Segment Liabilities	11,441.86	11,937.62	10,360.71	11,441.86	10,360.71	11,151.63



Notes:

1. The accompanying Ind AS financial results have been reviewed by the Audit Committee in meeting held on Tuesday, 10th February, 2026 and approved by the Board of Directors in their meeting held on Tuesday, 10th February, 2026.
2. These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and the other Accounting principles generally accepted in India.
3. The Figures for the Quarter ended December 31, 2025 and corresponding Quarter ended December 31, 2024 are the balancing figures between the Unaudited figures in respect of the Nine Months and the half year ended of the respective financial year.
4. As required under Regulation 33 of the SEBI(LODR) Regulation, 2015, the Statutory Auditors of the Company have Issued Limited Review Report on the aforesaid Unaudited Financial Results for the Quarter & Nine Month ended 31st December, 2025, which was also taken on record by the Audit Committee and Board at their meeting held on Tuesday, 10th February, 2026. The report does not have any impact on the -aforesaid financial results which needs any explanation by the Board.
5. During the period, Pursuant to change in use, the Company has reclassified its "Investment Property" to "Property, Plant and Equipment" in accordance with Ind AS 40 and Ind AS 16 "Property, Plant and Equipment. The carrying amount as on the date of reclassification has been considered as the deemed cost of Property, Plant and Equipment, and depreciation has been charged prospectively in line with Ind AS 16.
6. RNFI Money Private Limited, a material subsidiary of RNFI Services Limited, has received approval from Reserve bank of India (RBI) for Expansion of 6 new Branches. This will enable RNFI Money Private Limited to strengthens digital presence in the foreign remittance market and supports scalable cross-border payment solutions.
7. Reliassure Insurance Broking Private Limited, a wholly owned subsidiary of RNFI Services Limited, has received approval from IRDAI for the for expansion of two new branches.
8. The Government of India w.e.f. November 21, 2025, notified code on social security 2020; Occupational Safety, Health and Working Conditions Code, 2020; the Industrial Relations Code, 2020 and the Code on Wages, 2019, consolidating 29 existing labour laws. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The incremental impact consisting of gratuity of 4.37 lakhs primarily arises due to change in wage definition under new labour laws. Being a Non Material amount Group has decided not to present the same in Exceptional Item as one regulatory-driven, non-recurring in nature.
9. Figures pertaining to prior period have been regrouped and reclassified wherever necessary to conform to the classification adopted in the current period.
10. RNFI Services Limited complies with the provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as are applicable to the companies listed on the Main Board of National Stock Exchange of India Limited. The Financial Results have been prepared in the format applicable to the Main Board Listed Companies.



11. EPS for the respective periods have been calculated based on the weighted average number of shares outstanding for the said period.
12. The above Ind AS financial results of the Company are available on the Company's website (www.rnfiservices.com) and also on the website of NSE (www.nseindia.com).

Place: New Delhi
Date: 10th February 2026

For and on behalf of the Board of Directors

RNFI Services Limited


Kirandeep Singh Anand
Director
(DIN: 10362287)





Independent Auditor's Review Report on Quarterly & Nine month ended Unaudited Consolidated Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
Board of Directors of RNFI Services Limited,

1. We have reviewed the accompanying consolidated statement of unaudited financial results of **RNFI Services Limited** ("the Company") for the Quarterly & Nine Month ended 31st December 2025, ("the Statement"), being submitted by the company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended (the "Listing regulations")
2. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors, has been compiled from the related IND AS Financial Statements which has been prepared in accordance with Indian Accounting Standards prescribed under Section 133 of the Companies Act 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements 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 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.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards i.e. Ind AS prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under or by the Institute of

Kushal S Poonia & Co.

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Andheri West, Mumbai - 400053



Kushal S Poonia & Co.
Chartered Accountants

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5. Chartered Accountants of India and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular dated 14th October, 2021 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For, Kushal S Poonia & Co.,
Chartered Accountants
Firm's Registration No. 156576W

Kushal Poonia



Kushal Singh Poonia
Proprietor
Membership No. 605377
Place: Mumbai
Date: 10.02.2026
UDIN: 26605377DSMFYE2181

INDIA

Kushal S Poonia & Co.

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Andheri West, Mumbai - 400053

RNFI Services Limited

CIN: L74140DL2015PLC286390

Regd. Off: UG-5, Plot No. 42, Kirti Nagar Industrial Area, New Delhi 110015

website: www.rnfiservices.com

Statement of Unaudited Consolidated Financial Results for the Quarter and Nine Months ended 31 December, 2025

(INR Lakhs)

Particulars	Quarter Ended			Nine months ended		Year Ended
	December 31,2025	September 30, 2025	December 31,2024	December 31,2025	December 31,2024	March 31,2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1 Revenue from Operations						
(a) Non Full Fledge Money Changer	12,660.34	12,008.97	11,263.07	34,731.58	31,956.54	42,684.29
(b) Full Fledge Money Changer	13,123.40	10,173.65	13,163.59	38,194.01	38,281.15	49,002.53
(c) Other Income	71.25	236.87	66.02	411.18	350.95	649.24
Total Income from operations	25,854.99	22,419.49	24,492.68	73,336.77	70,588.64	92,336.06
2 Expenses						
(a) Direct Cost of Operation						
(i) Non Full Fledge Money Changer	7,652.30	7,661.95	7,844.53	21,793.90	22,943.81	30,349.18
(ii) Full Fledge Money Changer	12,967.97	10,050.84	12,996.27	37,719.59	37,738.53	48,327.99
(b) Employee Benefit Expenses	2,695.24	2,319.08	1,890.49	7,152.74	5,165.03	7,186.20
(c) Depreciation and amortisation expenses	433.85	350.40	385.40	1,215.44	1,017.23	1,453.19
(d) Finance Cost	54.11	47.18	48.34	166.30	158.45	213.50
(e) Other Expenses	793.46	809.48	564.66	2,062.28	1,603.50	2,127.90
(f) Prior Period Expenses	-	6.25	4.30	6.28	5.84	3.90
Total Expenses	24,596.93	21,245.18	23,733.99	70,116.53	68,632.39	89,661.85
3 Profit/(Loss) before exceptional and extra ordinary Items and Tax (1-2)	1,258.06	1,174.31	758.69	3,220.24	1,956.25	2,674.21
Exceptional Items						
Profit/(Loss) before tax	1,258.06	1,174.31	758.69	3,220.24	1,956.25	2,674.21
4 Tax expense						
Current Tax	319.38	319.01	175.60	857.09	469.58	664.61
Adjustment of tax relating to earlier periods	0.58	-	(5.77)	0.58	(1.57)	1.15
Deferred Tax	(14.43)	(23.36)	(8.93)	(45.73)	13.65	(1.46)
5 Profit (Loss) for the period from continuing operations (5-6)	952.53	878.66	597.79	2,408.30	1,474.59	2,009.91
Profit/(Loss) from discontinued operations						
Tax expense of discontinued operations						
6 Profit/(Loss) for the period	952.53	878.66	597.79	2,408.30	1,474.59	2,009.91
7 Other Comprehensive Income						
A. i) Items that will not be reclassified to profit or loss						
i. Remeasurements of the defined benefit plans	5.11	8.80	1.03	3.31	(7.00)	(5.98)
ii. Income tax relating to items that will not be reclassified to profit or loss	(1.28)	(2.21)	(0.26)	(0.83)	1.76	1.50
8 Total Comprehensive Income for the period (Comprising Profit / (Loss) and Other Comprehensive Income for the period)	956.36	885.24	598.56	2,410.78	1,469.35	2,005.43
9 Profit Attributable to :						
Owners of the company	837.19	783.61	524.54	2,138.66	1,362.77	1,819.17
Non-Controlling Interest	115.34	95.05	73.25	269.64	111.82	190.74
Profit for the year/period	952.53	878.66	597.79	2,408.30	1,474.59	2,009.91
Other comprehensive income Attributable to :						
Owners of the company	3.82	7.53	0.83	4.33	(4.10)	(3.28)
Non-Controlling Interest	0.01	(0.95)	(0.06)	(1.85)	(1.14)	(1.20)
Other comprehensive income for the year/period	3.83	6.58	0.77	2.48	(5.24)	(4.48)
Total comprehensive income Attributable to :						
Owners of the company	841.01	791.14	525.38	2,142.99	1,358.67	1,815.89
Non-Controlling Interest	115.35	94.10	73.18	267.79	110.68	189.54
Total comprehensive income for the year/period	956.36	885.24	598.56	2,410.78	1,469.35	2,005.43
10 Paid up Equity Share Capital (Face Value of Rs.10/- Per Share)	2,506.07	2,495.27	2,495.27	2,506.07	2,495.27	2,495.27
11 Other Equity						8,717.42
12 Earning Per Share						
(a) Basic	3.35	3.14	2.37	8.56	6.16	7.97
(b) Diluted	3.35	3.14	2.37	8.56	6.16	7.97
13 Debt Equity Ratio (In Times)	0.19	0.25	0.22	0.19	0.22	0.14
14 Current Ratio (In Times)	1.65	1.44	1.45	1.65	1.45	1.45



RNFI Services Limited

CIN: L74140DL2015PLC286390

Unaudited Consolidated Segment Wise Revenue, Results, Assets & Liabilities for the Quarter and Nine Months Ended 31st December, 2025.

(INR Lakhs)

Particulars	Quarter Ended			Nine months ended		Year Ended
	December 31, 2025 (Unaudited)	September 30, 2025 (Unaudited)	December 31, 2024 (Unaudited)	December 31, 2025 (Unaudited)	December 31, 2024 (Unaudited)	March 31, 2025 (Audited)
-Segment Revenue						
Non Business Correspondent	7,923.41	6,955.43	6,163.79	20,673.94	15,983.45	22,172.81
Business Correspondent	3,519.11	4,021.50	4,725.93	11,379.91	15,283.57	19,442.78
Full Fledge Money Changer	13,123.40	10,173.65	13,163.59	38,194.01	38,281.15	49,002.53
Direct Broking (Life & General Insurance)	1,217.81	1,032.05	373.35	2,677.73	689.52	1,058.70
Others	71.26	236.86	66.02	411.18	350.95	649.24
Total revenue from operations	25,854.99	22,419.49	24,492.68	73,336.77	70,588.64	92,336.06
-Segment Profit before tax (Results)						
Non Business Correspondent	880.62	620.97	292.13	1,930.45	809.43	1,072.91
Business Correspondent	254.16	241.13	135.31	610.90	329.75	405.44
Full Fledge Money Changer	(13.68)	(29.00)	13.49	(15.54)	69.12	43.52
Direct Broking (Life & General Insurance)	65.70	104.35	250.74	283.25	397.00	503.11
Others	71.26	236.86	66.02	411.18	350.95	649.24
Total profit before tax (Results)	1,258.06	1,174.31	758.69	3,220.24	1,956.25	2,674.21
Segment Assets						
Non Business Correspondent	7,598.24	5,960.60	4,732.91	7,598.24	4,732.91	3,228.75
Business Correspondent	4,411.02	4,168.56	4,435.81	4,411.02	4,435.81	4,128.44
Full Fledge Money Changer	1,806.82	2,022.51	1,982.06	1,806.82	1,982.06	1,604.31
Direct Broking (Life & General Insurance)	2,031.71	2,002.92	796.57	2,031.71	796.57	747.47
Unallocable Assets	19,061.00	18,774.70	14,949.43	19,061.00	14,949.43	18,236.99
Total Segment Assets	34,908.79	32,929.29	26,896.78	34,908.79	26,896.78	27,945.96
Segment Liabilities						
Non Business Correspondent	2,591.49	2,600.07	2,949.59	2,591.49	2,949.59	2,555.01
Business Correspondent	474.90	155.47	188.65	474.90	188.65	248.69
Full Fledge Money Changer	391.79	620.94	574.26	391.79	574.26	171.53
Direct Broking (Life & General Insurance)	1,206.45	1,220.55	117.44	1,206.45	117.44	123.86
Unallocable Liabilities	13,513.96	14,418.91	12,171.51	13,513.96	12,171.51	13,415.53
Total Segment Liabilities	18,178.59	19,016.94	16,001.45	18,178.59	16,001.45	16,514.62



Notes:

1. The accompanying Ind AS financial results have been reviewed by the Audit Committee in meeting held on Tuesday, 10th February, 2026 and approved by the Board of Directors in their meeting held on Tuesday, 10th February, 2026.
2. These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and the other Accounting principles generally accepted in India.
3. The Figures for the Quarter ended December 31, 2025 and corresponding Quarter ended December 31, 2024 are the balancing figures between the Unaudited figures in respect of the Nine Months and the half year ended of the respective financial year.
4. As required under Regulation 33 of the SEBI(LODR) Regulation, 2015, the Statutory Auditors of the Company have Issued Limited Review Report on the aforesaid Unaudited Financial Results for the Quarter & Nine Month ended 31st December, 2025, which was also taken on record by the Audit Committee and Board at their meeting held on Tuesday, 10th February, 2026. The report does not have any impact on the -aforesaid financial results which needs any explanation by the Board.
5. During the period, Pursuant to change in use, the Company has reclassified its "Investment Property" to "Property, Plant and Equipment" in accordance with Ind AS 40 and Ind AS 16 "Property, Plant and Equipment. The carrying amount as on the date of reclassification has been considered as the deemed cost of Property, Plant and Equipment, and depreciation has been charged prospectively in line with Ind AS 16.
6. RNFI Money Private Limited, a material subsidiary of RNFI Services Limited, has received approval from Reserve bank of India (RBI) for Expansion of 6 new Branches. This will enable RNFI Money Private Limited to strengthens digital presence in the foreign remittance market and supports scalable cross-border payment solutions.
7. Reliassure Insurance Broking Private Limited, a wholly owned subsidiary of RNFI Services Limited, has received approval from IRDAI for the for expansion of two new branches.
8. The Government of India w.e.f. November 21, 2025, notified code on social security 2020; Occupational Safety, Health and Working Conditions Code, 2020; the Industrial Relations Code, 2020 and the Code on Wages, 2019, consolidating 29 existing labour laws. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The incremental impact consisting of gratuity of 6.50 lakhs primarily arises due to change in wage definition under new labour laws. Being a Non Material amount Group has decided not to present the same in Exceptional Item as one regulatory-driven, non-recurring in nature.
9. Figures pertaining to prior period have been regrouped and reclassified wherever necessary to conform to the classification adopted in the current period.
10. RNFI Services Limited complies with the provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as are applicable to the companies listed on the Main Board of National Stock Exchange of India Limited. The Financial Results have been prepared in the format applicable to the Main Board Listed Companies.



11. EPS for the respective periods have been calculated based on the weighted average number of shares outstanding for the said period.
12. The above Ind AS financial results of the Company are available on the Company's website (www.rnfiservices.com) and also on the website of NSE (www.nseindia.com).

Place: New Delhi
Date: 10th February 2026

For and on behalf of the Board of Directors
RNFI Services Limited


Kirandeep Singh Anand
Director
(DIN: 10362287)





Annexure - A

CERTIFICATE OF UTILIZATION OF ISSUE PROCEEDS

Name of listed entity	RNFI Services Limited
Mode of Fund Raising	IPO – Public Issue
Date of Raising Funds	July 25, 2024
Amount Raised	6049.04 Lakhs (Net of issue expense)
Report filed for Year ended	December 31, 2025
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	No Comments
Comments of the auditors, if any	No Comments

Sr. No.	Object as disclosed in the Offer Document	Amount disclosed in the Offer Document	Actual Utilized Amount	Unutilized Amount	Remarks
1	Funding the Working Capital requirements of our Company	2,500 Lakhs	2,500 Lakhs	Nil	Refer Note
2	Funding Capital expenditure requirements for the Purchase of Micro ATMs/laptops/Server	1,081.34 Lakhs	773.84 Lakhs	292.50 Lakhs	Refer Note
3	Strengthening our technology infrastructure to develop new capabilities	530 Lakhs	280 Lakhs	250 Lakhs	Refer Note
4	Achieving inorganic growth through unidentified acquisitions and other strategic initiatives and General corporate purposes	1,937.70 Lakhs	Nil	1,937.70 Lakhs	Refer Note



Kushal S Poonia & Co.
Chartered Accountants

CA Kushal S Poonia

+91 96104 46555

kushal.poonia2008@gmail.com

Note:

The unutilised proceeds of the Initial Public Offer ("IPO") have been temporarily invested/parked in bank account and deposits account.

For Kushal S Poonia & Co
Chartered Accountant

Kushal Poonia



Kushal Singh Poonia
Proprietor
M. No. 605377
FRN No.156576W
Date: 10.02.2026
UDIN: **26605377VCGZXI5061**

INDIA

Kushal S Poonia & Co.

Ⓞ D-507, Crystal Plaza, Opp Infinity mall, Lokhandwala,
Andheri West, Mumbai - 400053



Annexure - B

CERTIFICATE OF UTILIZATION OF ISSUE PROCEEDS

Name of listed entity	RNFI Services Limited
Mode of Fund Raising	Preferential Issue of Convertible Warrants & Equity Shares
Date of Raising Funds	October 22, 2025
Amount Raised	1861.49 Lakhs
Report filed for Year ended	December 31, 2025
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	No Comments
Comments of the auditors, if any	No Comments

Sr. No.	Object	Amount Raised	Actual Utilized Amount	Unutilized Amount	Remarks
1	Strategic business opportunities, facilitating the growth and expansion of the Company and its subsidiaries	1,511.49 Lakhs	352.70	1,158.80	Refer Note
2	Acquisition and General Corporate Purposes	350.00 lakhs	Nil	350.00	Refer Note



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Note:

The unutilised proceeds of the Preferential Issue of Convertible Warrants & Equity Shares aggregating to ₹ 1,508.80 lakhs, have been temporarily invested/parked in bank account and deposits account.

For Kushal S Poonia & Co
Chartered Accountant

Kushal Poonia

Kushal Singh Poonia
Proprietor

M. No. 605377

FRN No.156576W

Date: 10.02.2026

UDIN: 26605377AFOSJT2885



INDIA

Kushal S Poonia & Co.

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