Date: November 12, 2026

To,
The Manager
Listing Department
BSE Limited ("BSE")
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai 400 001

To
The Manager,
Listing Department
National Stock Exchange of India Limited ("NSE")
Exchange Plaza, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051

BSE Scrip Code: 544799
NSE Symbol: TURTLEMINT
ISIN: INE0OC301013

Sub: Outcome of the Board Meeting of the Company held today i.e. Thursday, November 12, 2026.

Dear Sir/Ma'am,

Pursuant to the provisions of Regulations 30 and 33 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**"), we would like to inform you that the Board of Directors of the Company at their meeting held today i.e., Thursday, November 12, 2026, which commenced at 3:00 P.M. (IST) and concluded at 4:02 P.M. (IST), have inter alia, has considered and approved the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and half year ended September 30, 2026.

Unaudited Financial Results (standalone and consolidated), along with Limited Review Report issued by S. R. Batliboi & Co. LLP, Statutory Auditors thereon are attached herewith and the investor update is being sent separately.

We request you to take the above information on record.

Yours Faithfully,

Thanking You,
For Turtlemint Fintech Solutions Limited
(Formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

Prashant Saini

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Prashant Saini
Company Secretary & Compliance Officer
Membership No: A23769
Encl: As above

S.R. BATLIBOI & CO. LLP
Chartered Accountants

12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai-400028, India
Tel: +91 22 6819 8000

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

Review Report to
The Board of Directors
Turtlemint Fintech Solutions Limited *(formerly Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)*

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Turtlemint Fintech Solutions Limited *(formerly Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)* (the "Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") for the quarter ended September 30, 2026 and year to date from April 01, 2026 to September 30, 2026 (the "Statement") attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The Holding Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The Statement has been approved by the Holding Company's Board of Directors . Our responsibility is to express a conclusion on the Statement 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 Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the Master Circular issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the following entities: Turtlemint Mutual Fund Distributors Private Limited and Turtlemint Insurance Broking Services Private Limited

5. Based on our review conducted and procedures performed 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 aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder 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.

For **S.R. Batliboi & Co. LLP**
Chartered Accountants
ICAI Firm registration number: 301003E/E300005

Shrawan Bhagwati Jalan
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DN: cn=Shrawan Bhagwati Jalan, c=IN, o=Personal
Date: 2026.11.12 17:21:11 +05'30'

per Shrawan Jalan
Partner
Membership No.: 102102
UDIN: 26102102LGCRUG7667
Mumbai
November 12, 2026

Turtlemint Fintech Solutions Limited

(formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

Registered Office : The ORB Sahar, 4 and 4A, 1st Floor, A wing, Marol Village, Andheri East, Mumbai 400 099, Maharashtra, India

Corporate Identity Number (CIN) : L74999MH2015PLC263315

Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Statement of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2026

(All amounts in Indian Rupees rounded off to nearest Crore, unless otherwise stated)

Sr. No.	Particulars	For the quarter ended			For the half year ended		For the year ended
		September 30, 2026 (Unaudited) (Refer Note 4)	June 30, 2026 (Unaudited) (Refer Note 4)	September 30, 2025 (Unaudited) (Refer Note 4)	September 30, 2026 (Unaudited)	September 30, 2025 (Audited)	March 31, 2026 (Audited)
I	**Income**						
	Revenue from operations	342.19	294.98	252.84	637.17	463.33	1,098.28
	Other income	9.47	1.57	2.46	11.04	6.04	11.07
	Total income (I)	**351.66**	**296.55**	**255.30**	**648.21**	**469.37**	**1,109.35**
II	**Expenses**						
	Employee benefits expense	64.23	65.44	61.62	129.67	122.55	242.40
	Finance costs	2.60	2.49	0.46	5.09	1.13	2.06
	Depreciation and amortisation expenses	4.30	4.00	4.15	8.30	8.17	16.19
	Impairment losses on financial instruments	2.41	0.16	1.12	2.57	2.21	2.55
	Other expenses	301.67	262.33	232.42	564.00	426.47	983.79
	Total expenses (II)	**375.21**	**334.42**	**299.77**	**709.63**	**560.53**	**1,246.99**
III	**Profit/(Loss) before exceptional items and tax (III = I-II)**	**(23.55)**	**(37.87)**	**(44.47)**	**(61.42)**	**(91.16)**	**(137.64)**
IV	**Exceptional items (Refer Note 6)**	-	**-**	**33.98**	**-**	**33.98**	**54.93**
V	**Profit/(Loss) before tax (V= III-IV)**	**(23.55)**	**(37.87)**	**(78.45)**	**(61.42)**	**(125.14)**	**(192.57)**
VI	**Tax expense**						
	Current tax	-	-	-	-	-	-
	Deferred tax	2.28	(0.09)	-	2.19	-	(8.30)
	Total Tax expense (VI)	**2.28**	**(0.09)**	**-**	**2.19**	**-**	**(8.30)**
VII	**Profit/(Loss) for the period/year (VII = V-VI)**	**(25.83)**	**(37.78)**	**(78.45)**	**(63.61)**	**(125.14)**	**(184.27)**
VIII	**Other comprehensive income/ (loss) (OCI)**						
	Items that will not be reclassified to profit or loss:						
	Remeasurements of gains/(losses) of defined benefit plans	(0.35)	(0.46)	(0.38)	(0.81)	(0.76)	(1.57)
	Income tax relating to items that will not be reclassified to profit or loss	-	0.09	-	0.09	-	0.29
	Other comprehensive income / (loss) for the period/year, net of tax	**(0.35)**	**(0.37)**	**(0.38)**	**(0.72)**	**(0.76)**	**(1.28)**
IX	**Total comprehensive income/ (loss) for the period/year, net of tax**	**(26.18)**	**(38.15)**	**(78.83)**	**(64.33)**	**(125.90)**	**(185.55)**
X	**Paid-up equity share capital (equity shares of INR 1 each)**	**29.45**	**29.45**	**5.27**	**29.45**	**5.27**	**5.34**
XI	**Other Equity**						**298.24**
XII	**Earnings Per Equity Share (Refer Note 8)**						
	Basic EPS (in INR)	(1.00)	(1.47)	(2.98)	(2.30)	(4.75)	(7.10)
	Diluted EPS (in INR)	(1.00)	(1.47)	(2.98)	(2.30)	(4.75)	(7.10)

Turtlemint Fintech Solutions Limited

(formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

Registered Office : The ORB Sahar, 4 and 4A, 1st Floor, A wing, Marol Village, Andheri East, Mumbai 400 099, Maharashtra, India

Corporate Identity Number (CIN) : L74999MH2015PLC263315

Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Consolidated Statement of Assets and Liabilities

(All amounts in Indian Rupees rounded off to nearest Crore, unless otherwise stated)

Particulars	As on	
	September 30, 2026 (Unaudited)	March 31, 2026 (Audited)
ASSETS		
Non-current assets		
Property, plant and equipment	8.49	5.91
Goodwill	9.10	9.10
Other intangible assets	2.19	2.89
Right-of-use assets	15.25	16.13
Financial assets		
(i) Other financial assets	3.30	5.64
Deferred tax assets (net)	6.49	8.58
Income tax assets (net)	71.31	59.01
Other non-current assets	0.29	0.08
Total non-current assets	**116.42**	**107.34**
Current assets		
Financial assets		
(i) Trade receivables	173.79	158.80
(ii) Cash and cash equivalents	380.76	68.21
(iii) Bank balances other than (ii) above	353.65	56.83
(iv) Other financial assets	4.62	2.23
Other current assets	45.34	56.68
Total current assets	**958.16**	**342.75**
TOTAL ASSETS	**1,074.58**	**450.09**
EQUITY AND LIABILITIES		
Equity		
Equity share capital	29.45	5.34
Instruments entirely equity in nature	-	1.57
Other equity	838.13	298.24
Total equity	**867.58**	**305.15**
Liabilities		
Non-current liabilities		
Financial liabilities		
(i) Borrowings	32.72	-
(ii) Lease liabilities	7.37	7.96
Provisions	15.60	11.70
Total non-current liabilities	**55.69**	**19.66**
Current liabilities		
Financial liabilities		
(i) Borrowings	17.18	-
(ii) Lease liabilities	9.85	10.54
(iii) Trade payables		
(a) Total outstanding dues of micro enterprises and small enterprises	5.60	6.36
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	76.38	64.59
(iv) Other financial liabilities	15.20	12.46
Other current liabilities	22.19	26.64
Provisions	4.91	4.69
Total current liabilities	**151.31**	**125.28**
Total liabilities	**207.00**	**144.94**
TOTAL EQUITY AND LIABILITIES	**1,074.58**	**450.09**

Turtlemint Fintech Solutions Limited

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Consolidated Statement of Cash flows

(All amounts in Indian Rupees rounded off to nearest Crore, unless otherwise stated)

Sr. No.	Particulars	For the Half Year ended	
		September 30, 2026 (Unaudited)	September 30, 2025 (Audited)
A.	**Cash flows from operating activities**		
	(Loss) before tax	(61.42)	(125.14)
	Adjustments to reconcile loss before tax to net cash flows :		
	Depreciation and amortisation expenses	8.30	8.17
	Interest on bank loan	-	0.14
	Impairment losses on financial instruments	2.57	2.21
	Interest expense on lease liabilities	0.74	0.99
	Interest on debentures	4.35	-
	Interest income on deposits	(10.10)	(5.73)
	Interest income on unwinding of security deposits	(0.22)	(0.20)
	Interest on Income-tax refunds	(0.44)	-
	Gain on early termination of lease	-	(0.02)
	Gain/(loss) on modification of lease	0.10	(0.01)
	(Gain)/Loss on disposal of property plant and equipment	(0.01)	-
	Financial Instruments-related expenses	-	31.57
	IPO related expenses	-	2.41
	Share based payment expense	11.55	10.83
	Operating cash flow before working capital changes	**(44.58)**	**(74.78)**
	Working capital adjustments:		
	(Increase)/Decrease in other financial assets	(2.77)	0.19
	(Increase)/Decrease in other assets	(9.41)	(18.92)
	(Increase)/Decrease in trade receivables	(17.19)	16.27
	Increase / (Decrease) in trade payables	(5.68)	(5.36)
	Increase / (Decrease) in other financial liabilities	2.90	(12.48)
	Increase / (Decrease) in other liabilities	(4.40)	(5.91)
	Increase / (Decrease) in provisions	3.41	1.43
	Cash (used) in operations	**(77.72)**	**(99.56)**
	Net Income tax refund/(paid)	(11.95)	(27.92)
	Net cash flow (used) in operating activities (A)	**(89.67)**	**(127.48)**
B.	**Cash flows from investing activities**		
	Purchase of property, plant and equipment	(4.45)	(1.71)
	Proceeds from sale of property, plant and equipment	0.01	-
	Interest received on deposits	5.80	11.65
	Redemption in fixed deposits	2,785.08	527.50
	Investment in fixed deposits	(3,074.67)	(393.80)
	Net cash flow (used) in/ generated from investing activities (B)	**(288.23)**	**143.64**
C.	**Cash flows from financing activities**		
	Proceeds from issuance of equity share capital (including securities premium)	660.72	-
	IPO related expenses (net of recovery from selling shareholders)	(8.68)	(2.41)
	Proceeds from issuance of compulsorily convertible preference shares	-	3.00
	Issue of debentures	49.50	-
	Interest on debentures	(3.95)	-
	Interest on bank loan	-	(0.14)
	Payment of lease liabilities (principal)	(6.40)	(5.52)
	Payment of lease liabilities (interest)	(0.74)	(0.99)
	Net cash flow generated from/ (used in) financing activities (C)	**690.45**	**(6.06)**
D.	**Net Increase/(Decrease) in cash and cash equivalents (A+B+C)**	**312.55**	**10.10**
	Cash and cash equivalents at the beginning of the period	68.21	91.37
E.	**Cash and cash equivalents at the end of the period**	**380.76**	**101.47**

Notes to Consolidated Statement of Cash flows

- The above consolidated Statement of Cash Flows has been prepared under the 'Indirect Method' as set out in Ind AS 7, 'Statement of Cash Flows' specified under section 133 of Companies Act, 2013 read with Rule 7 of Companies (Accounts) Rules 2014.

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Corporate Identity Number (CIN) : L74999MH2015PLC263315

Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Notes to Statement of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2026

1 Turtlemint Fintech Solutions Limited (the 'Company') has prepared Unaudited Consolidated Financial Results (the 'Statement') for the quarter and half year ended September 30, 2026 in accordance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies ('Indian Accounting Standards' / 'IND AS') Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.

2 The Unaudited Consolidated Financial Results of the Company and its subsidiaries (together referred to as 'Group'), for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on November 12, 2026 . Following is the list of subsidiaries forming part of Unaudited Consolidated Financial Results:
(i) Turtlemint Insurance Broking Services Private Limited (TIB)
(ii) Turtlemint Mutual Funds Distributors Private Limited (TMF)

3 These Unaudited Consolidated Financial Results for the quarter and half year ended September 30, 2026 have been subjected to limited review by the Statutory Auditors of the Company.

4 The figures for the quarter ended September 30, 2026 are the balancing figures between the unaudited figures for the half year ended September 30, 2026 and unaudited figures for the quarter ended June 30, 2026. The figures for the quarter ended September 30, 2025 are the balancing figures between the audited figures for the half year ended September 30, 2025 and unaudited figures for the quarter ended June 30, 2025.

5 The Company has completed an Initial Public Offer ("IPO") of 5,80,70,398 equity shares of face value of INR 1 each at an issue price of INR 152 per share, comprising of fresh issue of 4,34,68,552 shares, issued at an offer price of INR 152 per equity share to all the allottees amounting to INR 660.72 crore and offer for sale of 1,46,01,846 equity shares by the selling shareholders aggregating to INR 221.95 crore. Pursuant to the IPO, the equity shares of the Company were listed on the National Stock Exchange ("NSE") and Bombay Stock Exchange ("BSE") on June 29, 2026. Consequently, the paid-up equity share capital of the Company increased from INR 25.10 crore before IPO to INR 29.45 crore comprising 29,44,78,906 fully paid-up equity shares of INR 1 each.

The utilisation of gross proceeds is summarized as below -

(INR in crore)

Objects of the issue as per prospectus	**Amount to be utilised as per Prospectus**	**Amount utilised upto September 30, 2026**	**Total amount unutilised as on September 30, 2026**
1. Expenditure towards cloud and server related infrastructure of our Company	25.64	2.57	23.07
2. Salary expenditure towards the technology and product development teams of our Company	193.04	6.55	186.49
3. Expenditure towards marketing initiatives by our Company	39.07	3.18	35.89
4. Expenditure towards lease payments for existing properties of our Company and our wholly owned Subsidiary, TIB	-	-	-
a. Expense by our Company	22.21	1.32	20.89
b. Expense by our wholly owned Subsidiary, TIB	20.87	-	20.87
5. Investment in our wholly owned Subsidiary, TIB, for funding its working capital requirements	128.64	-	128.64
6. Funding inorganic growth through unidentified acquisitions and strategic initiatives and general corporate purposes	151.24	-	151.24
7. Estimated Offer expenses	80.01	5.63	74.38
Gross Proceeds	**660.72**	**19.25**	**641.47**

Notes to Statement of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2026 (continued)

6 Exceptional items - includes following -

Particulars	For the quarter ended			For the half year ended		For the year ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
- IPO related expenses (refer (i) below)	-	-	2.41	-	2.41	2.41
- Financial Instruments related expenses (Refer (ii) below)	-	-	31.57	-	31.57	52.52

(i) The Company has incurred costs in connection with its Initial Public Offering ("IPO") and has accounted for such costs in accordance with Ind AS 32, Financial Instruments: Presentation. Accordingly, IPO-related costs that are incremental and directly attributable to the issue of new equity shares have been adjusted against the securities premium balance, while costs attributable to the offer for sale are recoverable from the selling shareholders. Costs that do not meet these criteria have been charged to the Statement of Profit and Loss. IPO-related costs amounting to INR 2.41 crore have been recognised as "Exceptional Items" for the quarter and half year ended September 30, 2025 and year-ended March 31, 2026, as these expenses are non-recurring in nature and do not arise from the Company's ordinary operating activities. Further, certain IPO-related costs amounting to INR Nil as at September 30, 2026 (INR 20.18 crore as at March 31, 2026) which are directly attributable to the issuance of equity instruments under IPO, have been disclosed in Other Current Assets under "Prepaid Expenses".

The Company has incurred INR 60.88 crore (net of exceptional items) as IPO related expenses and allocated such expenses between the Company (INR 45.57 crore) and selling shareholders (INR 15.31 crore) in proportion to the equity shares allotted to the public as fresh issue by the Company and under offer for sale by selling shareholders respectively. The Company's share in the IPO-related costs which are incremental and directly attributable i.e. INR 45.57 crore have been adjusted against securities premium balance.

(ii) The Board of Directors of the Company at its meeting held on July 12, 2025 and Shareholders of the Company in their extraordinary general meeting held on July 17, 2025, approved a bonus issue of 500 equity shares for every equity share held by the equity shareholders of the Company as of July 12, 2025. Accordingly, the Board of Directors of the Company has, pursuant to the resolution dated July 21, 2025, made an allotment of 5,26,36,000 bonus equity shares of INR. 1/- each to its equity shareholders utilising securities premium account balance.

Consequent to the bonus issue to the equity shareholders, the Board of Directors at its meeting held on August 12, 2025 and Shareholders of the Company in their extraordinary general meeting held on August 14, 2025, approved to adjust the conversion ratio of Seed Round CCPS, Series A CCPS, Series B CCPS, Series C CCPS, Series C1 CCPS, Series C2 CCPS, Series D CCPS, Series D1 CCPS, Series D2 CCPS and Series E CCPS to give an impact of the bonus issue referred above. Furthermore, the shareholders of the Company entered into the first amendment to the Series E amended and restated shareholders' agreement ('the agreement') wherein the conversion ratio were agreed to be modified and adjusted downwards to 477:1 on the filing of the Pre-filled Draft Red Herring Prospectus (PDRHP) and further changed pursuant to the Board resolution dated May 28, 2026 approving the draft filing of Updated Draft Red Herring Prospectus-II (UDRHP-II). Consequently, the conversion ratio was revised to 463:1 for Seed Round CCPS, Series A CCPS, Series B CCPS, Series C CCPS, Series D CCPS, Series D1 CCPS, Series D2 CCPS and Series E CCPS, 622.5437:1 for Series C1 CCPS and 511.5499:1 for Series C2 CCPS. The approval of UDRHP-II and the revised conversion ratio resulted in an increase in the shareholding of the existing equity shareholders of the Company. Such increase was recognised under "Exceptional Items" amounting to INR 31.57 crore in the unaudited consolidated financial results for the quarter ended September 30, 2025 and the audited consolidated financial results for the half year ended September 30, 2025, and INR 52.52 crore in the audited consolidated financial results for the year ended March 31, 2026. Subsequently, pursuant to the Board resolution dated May 28, 2026, all CCPS holders converted their CCPS into equity shares at the aforesaid agreed conversion ratio.

7 As a consequence of the transaction described in Note 6(ii), the number of shares used for the calculation of basic and diluted earnings per share, have been adjusted pursuant to Paragraph 64 of Ind AS 33 - "Earnings Per Share", prescribed under Section 133 of the Companies Act, 2013 for the quarter and half year ended September 30, 2025 and year ended March 31, 2026.

8 Earnings per share for the quarter and half year ended are not annualised.

9 Pursuant to the Board resolution dated March 26, 2026, the Company received an amount of INR 50 crore from Trifecta Venture Debt Fund - III and Trifecta Venture Debt Fund - IV towards the issuance of 13.75% Non-Convertible Debentures (NCDs). Interest on the NCDs is payable at the end of each month, along with an additional coupon payment at the rate of 0.60% on the debenture subscription amount (i.e., the amount of funds raised through the debentures) at the end of each quarter. The NCDs carry an initial principal moratorium period of eight months and are repayable within 36 months from the date of issuance. The NCDs are secured by a first charge over all the present and future assets of the Company and its subsidiary, Turtlemint Mutual Funds Distributors Private Limited, and a second charge over all the present and future assets of its subsidiary, Turtlemint Insurance Broking Services Private Limited.

Notes to Statement of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2026 (continued)

10 No stock options were granted during the quarter and half year ended September 30, 2026.

11 The Company allotted 12,33,880 Equity Shares on April 16, 2026 to the eligible Employees pursuant to the exercise of options under the approved employee stock option schemes.

12 The Chief Operating Decision Maker (CODM) monitors the operating results of the Group as a whole for the purpose of making decisions about resource allocation and performance assessment. The Group is engaged in the business of providing insurance broking services, technical support and information and technology services. Accordingly, in the context of Ind AS 108, Operating Segments, the Group's operations are considered to constitute a single operating segment and there are no separate geographical segments.

13 Effective from the quarter ended June 30, 2026, all comparative figures have been restated from INR million to INR crore, rounded off to the nearest INR crore, to maintain consistency in presentation, any minor variances arising from this change are solely attributable to rounding adjustments. Further, amounts which are less than half a lakh are appearing as "^".

14 All amounts disclosed in the Unaudited Consolidated Financial Results have been rounded off to the nearest crore, except earnings per share and where otherwise stated.

15 Figures for the previous quarters and year have been regrouped/reclassed wherever necessary, to correspond with the current period's classifications and disclosures.

16 These Unaudited Consolidated Financial Results are available on the website of BSE Limited ('BSE') (www.bseindia.com), National Stock Exchange of India Limited ('NSE') (www.nseindia.com) and Company's website (www.turtlemint.com).

For and on behalf of Board of Directors

DHIRENDRA NALIN MAHYAVANSHI

Digitally signed by DHIRENDRA NALIN MAHYAVANSHI
Date: 2026.11.12 17:05:41 +05'30'

Dhirendra Nalin Mahyavanshi
Managing Director & CEO
DIN : 06652017

Place : Mumbai
Date: November 12, 2026

S.R. BATLIBOI & CO. LLP
Chartered Accountants

12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai-400028, India
Tel: +91 22 6819 8000

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

Review Report to
The Board of Directors
Turtlemint Fintech Solutions Limited *(formerly Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)*

1. We have reviewed the accompanying statement of unaudited standalone financial results of Turtlemint Fintech Solutions Limited *(formerly Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)* (the "Company") for the quarter ended September 30, 2026 and year to date from April 01, 2026 to September 30, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The Statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement 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 Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. 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, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder 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.

For **S.R. Batliboi & Co. LLP**
Chartered Accountants
ICAI Firm registration number: 301003E/E300005

Shrawan Bhagwati Jalan
Digitally signed by Shrawan Bhagwati Jalan
DN: cn=Shrawan Bhagwati Jalan, c=IN, o=Personal
Date: 2026.11.12 17:19:22 +05'30'

per Shrawan Jalan
Partner
Membership No.: 102102
UDIN: 26102102WQIIKE5738
Mumbai
November 12, 2026

Turtlemint Fintech Solutions Limited

(formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

Registered Office : The ORB Sahar, 4 and 4A, 1st Floor, A wing, Marol Village, Andheri East, Mumbai 400 099, Maharashtra, India

Corporate Identity Number (CIN) : L74999MH2015PLC263315

Telephone No. : 022 68387400 ; Email ID : companysecretary@turtlemint.com; Website : www.turtlemint.com

Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2026

(All amounts in Indian Rupees rounded off to nearest Crore, unless otherwise stated)

Sr. No.	Particulars	For the quarter ended			For the half year ended		For the year ended
		September 30, 2026 (Unaudited) (Refer Note 4)	June 30, 2026 (Unaudited) (Refer Note 4)	September 30, 2025 (Unaudited) (Refer Note 4)	September 30, 2026 (Unaudited)	September 30, 2025 (Audited)	March 31, 2026 (Audited)
I	**Income**						
	Revenue from operations	15.83	20.77	6.95	36.60	13.98	46.45
	Other income	9.02	1.15	2.28	10.17	5.80	8.37
	Total income (I)	**24.85**	**21.92**	**9.23**	**46.77**	**19.78**	**54.82**
II	**Expenses**						
	Employee benefits expense	35.88	37.32	36.47	73.20	71.86	142.75
	Finance costs	2.40	2.29	0.28	4.69	0.59	1.07
	Depreciation and amortisation expenses	1.98	1.86	2.01	3.84	4.04	7.84
	Impairment losses on financial instruments	0.44	0.16	(1.14)	0.60	(0.62)	(0.32)
	Other expenses	17.38	15.84	14.07	33.22	26.02	56.89
	Total expenses (II)	**58.08**	**57.47**	**51.69**	**115.55**	**101.89**	**208.23**
III	**Profit/(Loss) before exceptional items and tax (III = I-II)**	**(33.23)**	**(35.55)**	**(42.46)**	**(68.78)**	**(82.11)**	**(153.41)**
IV	**Exceptional items (Refer Note 6)**	**-**	**-**	**33.98**	**-**	**33.98**	**54.93**
V	**Profit/(Loss) before tax (V= III-IV)**	**(33.23)**	**(35.55)**	**(76.44)**	**(68.78)**	**(116.09)**	**(208.34)**
VI	**Tax expense**						
	Current tax	-	-	-	-	-	-
	Deferred tax	-	-	-	-	-	-
	Total Tax expense (VI)	**-**	**-**	**-**	**-**	**-**	**-**
VII	**Profit/(Loss) for the period/year (VII = V-VI)**	**(33.23)**	**(35.55)**	**(76.44)**	**(68.78)**	**(116.09)**	**(208.34)**
VIII	**Other comprehensive income/ (loss) (OCI)**						
	Items that will not be reclassified to profit or loss:						
	Remeasurements of gains/(losses) of defined benefit plans	(0.34)	(0.08)	(0.02)	(0.42)	(0.04)	(0.33)
	Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Other comprehensive income / (loss) for the period/year, net of tax	**(0.34)**	**(0.08)**	**(0.02)**	**(0.42)**	**(0.04)**	**(0.33)**
IX	**Total comprehensive income/ (loss) for the period/year, net of tax**	**(33.57)**	**(35.63)**	**(76.46)**	**(69.20)**	**(116.13)**	**(208.67)**
X	**Paid-up equity share capital (equity shares of INR 1 each)**	**29.45**	**29.45**	**5.27**	**29.45**	**5.27**	**5.34**
XI	**Other Equity**						**300.75**
XII	**Earnings Per Equity Share (Refer Note 8)**						
	Basic EPS (in INR)	(1.11)	(1.38)	(2.91)	(2.49)	(4.40)	(8.03)
	Diluted EPS (in INR)	(1.11)	(1.38)	(2.91)	(2.49)	(4.40)	(8.03)

Turtlemint Fintech Solutions Limited

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Standalone Statement of Assets and Liabilities

(All amounts in Indian Rupees in crore, unless otherwise stated)

Particulars	As on September 30, 2026 (Unaudited)	As on March 31, 2026 (Audited)
ASSETS		
Non-current assets		
Property, plant and equipment	4.63	3.95
Intangible assets	0.19	0.26
Right-of-use assets	5.81	8.44
Financial assets		
(i) Investments	220.90	193.61
(ii) Other financial assets	1.44	3.00
Income tax assets (net)	7.72	8.54
Other non-current assets	0.11	0.06
Total non-current assets	**240.80**	**217.86**
Current assets		
Financial assets		
(i) Trade receivables	35.19	33.04
(ii) Cash and cash equivalents	350.05	19.64
(iii) Bank balances other than (ii) above	339.72	45.57
(iv) Other financial assets	2.54	0.28
Other current assets	18.65	36.89
Total current assets	**746.15**	**135.42**
TOTAL ASSETS	**986.95**	**353.28**
EQUITY AND LIABILITIES		
Equity		
Equity share capital	29.45	5.34
Instruments entirely equity in nature	-	1.57
Other equity	835.76	300.75
Total equity	**865.21**	**307.66**
Liabilities		
Non-current liabilities		
Financial liabilities		
(i) Borrowings	32.72	-
(ii) Lease liabilities	1.99	3.89
Provisions	5.79	4.95
Total non-current liabilities	**40.50**	**8.84**
Current liabilities		
Financial liabilities		
(i) Borrowings	17.18	-
(ii) Lease liabilities	5.22	6.35
(iii) Trade payables		
(a) Total outstanding dues of micro enterprises and small enterprises	2.57	3.63
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	38.60	8.76
(iv) Other financial liabilities	10.82	8.79
Other current liabilities	4.17	7.03
Provisions	2.68	2.22
Total current liabilities	**81.24**	**36.78**
Total liabilities	**121.74**	**45.62**
TOTAL EQUITY AND LIABILITIES	**986.95**	**353.28**

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Standalone Statement of Cash flows

(All amounts in Indian Rupees in crore, unless otherwise stated)

Sr. No.	Particulars	For the Half Year ended	
		September 30, 2026 (Unaudited)	September 30, 2025 (Audited)
A.	**Cash flows from operating activities**		
	(Loss) before tax	(68.78)	(116.09)
	Adjustments to reconcile loss before tax to net cash flows :		
	Depreciation and amortisation expenses	3.84	4.04
	Interest expense on lease liabilities	0.34	0.59
	Interest on debentures	4.35	-
	Impairment losses on financial instruments	0.60	(0.62)
	Interest income on deposits	(9.29)	(5.39)
	Interest income on loans given	-	(0.06)
	Interest income on unwinding of security deposits	(0.11)	(0.21)
	Lease Rental	(0.05)	(0.05)
	Interest on Income-tax refund	(0.44)	-
	Gain on early termination of lease	0.06	-
	(Gain)/Loss on disposal of property plant and equipment	(0.01)	-
	Share based payment expense	9.26	9.60
	IPO related expenses	-	2.41
	Financial Instruments-related expenses	-	31.57
	Operating cash flow before working capital changes	**(60.23)**	**(74.21)**
	Working capital adjustments:		
	(Increase) / Decrease in other financial assets	(0.51)	0.86
	(Increase) / Decrease in other assets	(1.95)	(18.75)
	(Increase) / Decrease in trade receivables	(2.76)	19.53
	Increase / (Decrease) in provisions	0.88	(0.65)
	Increase / (Decrease) in trade payables	12.07	6.61
	Increase / (Decrease) in other financial liabilities	2.03	(9.13)
	Increase / (Decrease) in other liabilities	(2.81)	0.33
	Cash (used) in operations	**(53.28)**	**(75.41)**
	Net Income tax refund/(paid)	1.26	(1.27)
	Net cash flow (used) in operating activities (A)	**(52.02)**	**(76.68)**
B.	**Cash flows from investing activities**		
	Purchase of property, plant and equipment	(1.80)	(1.11)
	Proceeds from sale of property, plant and equipment	0.01	-
	Interest received on deposits	5.25	11.73
	Loan repaid by related party	-	6.63
	Redemption in fixed deposits	2,334.46	403.48
	Investment in fixed deposits	(2,624.65)	(266.99)
	Investment in subsidiary	(25.00)	(74.95)
	Net cash flow (used) in/ generated from investing activities (B)	**(311.73)**	**78.79**
C.	**Cash flows from financing activities**		
	Proceeds from issuance of equity share capital (including securities premium)	660.72	-
	IPO related expenses (net of recovery from selling shareholders)	(8.68)	(2.41)
	Issue of debentures	49.50	-
	Interest on debentures	(3.95)	-
	Proceeds from issuance of compulsorily convertible preference shares	-	3.00
	Payment of lease liabilities (principal)	(3.09)	(2.72)
	Payment of lease liabilities (interest)	(0.34)	(0.59)
	Net cash flow generated from / (used) in financing activities (C)	**694.16**	**(2.72)**
D.	**Net Increase / (Decrease) in cash and cash equivalents (A+B+C)**	**330.41**	**(0.61)**
	Cash and cash equivalents at the beginning of the period	19.64	63.96
E.	**Cash and cash equivalents at the end of the period**	**350.05**	**63.35**

Notes to Standalone Statement of Cash flows

- The above Standalone Statement of Cash Flows has been prepared under the 'Indirect Method' as set out in Ind AS 7, 'Statement of Cash Flows' specified under section 133 of Companies Act, 2013 read with Rule 7 of Companies (Accounts) Rules 2014.

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Notes to Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2026

1 Turtlemint Fintech Solutions Limited (the 'Company') has prepared Unaudited Standalone Financial Results (the 'Statement') for the quarter and half year ended September 30, 2026 in accordance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies ('Indian Accounting Standards' / 'IND AS') Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.

2 The Unaudited Standalone Financial Results of the Company for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on November 12, 2026.

3 These Unaudited Standalone Financial Results for the quarter and half year ended September 30, 2026 have been subjected to limited review by the Statutory Auditors of the Company.

4 The figures for the quarter ended September 30, 2026 are the balancing figures between the unaudited figures for the half year ended September 30, 2026 and unaudited figures for the quarter ended June 30, 2026. The figures for the quarter ended September 30, 2025 are the balancing figures between the audited figures for the half year ended September 30, 2025 and unaudited figures for the quarter ended June 30, 2025.

5 The Company has completed an Initial Public Offer ("IPO") of 5,80,70,398 equity shares of face value of INR 1 each at an issue price of INR 152 per share, comprising of fresh issue of 4,34,68,552 shares, issued at an offer price of INR 152 per equity share to all the allottees amounting to INR 660.72 crore and offer for sale of 1,46,01,846 equity shares by the selling shareholders aggregating to INR 221.95 crore. Pursuant to the IPO, the equity shares of the Company were listed on the National Stock Exchange ("NSE") and Bombay Stock Exchange ("BSE") on June 29, 2026. Consequently, the paid-up equity share capital of the Company increased from INR 25.10 crore before IPO to INR 29.45 crore comprising 29,44,78,906 fully paid-up equity shares of INR 1 each.

The utilisation of gross proceeds is summarized as below -

(INR in crore)

Objects of the issue as per prospectus	**Amount to be utilised as per Prospectus**	**Amount utilised upto September 30, 2026**	**Total amount Unutilised as on September 30, 2026**
1. Expenditure towards cloud and server related infrastructure of our Company	25.64	2.57	23.07
2. Salary expenditure towards the technology and product development teams of our Company	193.04	6.55	186.49
3. Expenditure towards marketing initiatives by our Company	39.07	3.18	35.89
4. Expenditure towards lease payments for existing properties of our Company and our wholly owned Subsidiary, Turtlemint Insurance Broking Services Private Limited (TIB)	-	-	-
a. Expense by our Company	22.21	1.32	20.89
b. Expense by our wholly owned Subsidiary, TIB	20.87	-	20.87
5. Investment in our wholly owned Subsidiary, TIB, for funding its working capital requirements	128.64	-	128.64
6. Funding inorganic growth through unidentified acquisitions and strategic initiatives and general corporate purposes	151.24	-	151.24
7. Estimated Offer expenses	80.01	5.63	74.38
Gross Proceeds	**660.72**	**19.25**	**641.47**

Notes to Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2026 (continued)

6 Exceptional items - includes following -

Particulars	For the quarter ended			For the half year ended		For the year ended
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
- IPO related expenses (refer (i) below)	-	-	2.41	-	2.41	2.41
- Financial Instruments related expenses (Refer (ii) below)	-	-	31.57	-	31.57	52.52

(i) The Company has incurred costs in connection with its Initial Public Offering ("IPO") and has accounted for such costs in accordance with Ind AS 32, Financial Instruments: Presentation. Accordingly, IPO-related costs that are incremental and directly attributable to the issue of new equity shares have been adjusted against the securities premium balance, while costs attributable to the offer for sale are recoverable from the selling shareholders. Costs that do not meet these criteria have been charged to the Statement of Profit and Loss. IPO-related costs amounting to INR 2.41 crore have been recognised as "Exceptional Items" for the quarter and half year ended September 30, 2025 and year-ended March 31, 2026, as these expenses are non-recurring in nature and do not arise from the Company's ordinary operating activities. Further, certain IPO-related costs amounting to INR Nil as at September 30, 2026 (INR 20.18 crore as at March 31, 2026) which are directly attributable to the issuance of equity instruments under IPO, have been disclosed in Other Current Assets under "Prepaid Expenses".

The Company has incurred INR 60.88 crore (net of exceptional items) as IPO related expenses and allocated such expenses between the Company (INR 45.57 crore) and selling shareholders (INR 15.31 crore) in proportion to the equity shares allotted to the public as fresh issue by the Company and under offer for sale by selling shareholders respectively. The Company's share in the IPO-related costs which are incremental and directly attributable i.e. INR 45.57 crore have been adjusted against securities premium balance.

(ii) The Board of Directors of the Company at its meeting held on July 12, 2025 and Shareholders of the Company in their extraordinary general meeting held on July 17, 2025, approved a bonus issue of 500 equity shares for every equity share held by the equity shareholders of the Company as of July 12, 2025. Accordingly, the Board of Directors of the Company has, pursuant to the resolution dated July 21, 2025, made an allotment of 5,26,36,000 bonus equity shares of INR. 1/- each to its equity shareholders utilising securities premium account balance.
Consequent to the bonus issue to the equity shareholders, the Board of Directors at its meeting held on August 12, 2025 and Shareholders of the Company in their extraordinary general meeting held on August 14, 2025, approved to adjust the conversion ratio of Seed Round CCPS, Series A CCPS, Series B CCPS, Series C CCPS, Series C1 CCPS, Series C2 CCPS, Series D CCPS, Series D1 CCPS, Series D2 CCPS and Series E CCPS to give an impact of the bonus issue referred above. Furthermore, the shareholders of the Company entered into the first amendment to the Series E amended and restated shareholders' agreement ('the agreement') wherein the conversion ratio were agreed to be modified and adjusted downwards to 477:1 on the filing of the Pre-filled Draft Red Herring Prospectus (PDRHP) and further changed pursuant to the Board resolution dated May 28, 2026 approving the draft filing of Updated Draft Red Herring Prospectus-II (UDRHP-II). Consequently, the conversion ratio was revised to 463:1 for Seed Round CCPS, Series A CCPS, Series B CCPS, Series C CCPS, Series D CCPS, Series D1 CCPS, Series D2 CCPS and Series E CCPS, 622.5437:1 for Series C1 CCPS and 511.5499:1 for Series C2 CCPS. The approval of UDRHP-II and the revised conversion ratio resulted in an increase in the shareholding of the existing equity shareholders of the Company. Such increase was recognised under "Exceptional Items" amounting to INR 31.57 crore in the unaudited standalone financial results for the quarter ended September 30, 2025 and the audited standalone financial results for the half year ended September 30, 2025, and INR 52.52 crore in the audited standalone financial results for the year ended March 31, 2026. Subsequently, pursuant to the Board resolution dated May 28, 2026, all CCPS holders converted their CCPS into equity shares at the aforesaid agreed conversion ratio.

Notes to Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2026 (continued)

7 As a consequence of the transaction described in Note 6(ii), the number of shares used for the calculation of basic and diluted earnings per share, have been adjusted pursuant to Paragraph 64 of Ind AS 33 - "Earnings Per Share", prescribed under Section 133 of the Companies Act, 2013 for the quarter and half year ended September 30, 2025 and year ended March 31, 2026.

8 Earnings per share for the quarter and half year ended are not annualised.

9 Pursuant to the Board resolution dated March 26, 2026, the Company received an amount of INR 50 crore from Trifecta Venture Debt Fund - III and Trifecta Venture Debt Fund - IV towards the issuance of 13.75% Non-Convertible Debentures (NCDs). Interest on the NCDs is payable at the end of each month, along with an additional coupon payment at the rate of 0.60% on the debenture subscription amount (i.e., the amount of funds raised through the debentures) at the end of each quarter. The NCDs carry an initial principal moratorium period of eight months and are repayable within 36 months from the date of issuance. The NCDs are secured by a first charge over all the present and future assets of the Company and its subsidiary, Turtlemint Mutual Funds Distributors Private Limited, and a second charge over all the present and future assets of its subsidiary, Turtlemint Insurance Broking Services Private Limited.

10 Investment in Subsidiary -

(i) Pursuant to board resolution dated March 26, 2026, the Company has invested INR 25 crore on May 19, 2026 by way of subscription to the equity shares of TIB.

(ii) Pursuant to board resolution dated October 14, 2026, the Company has invested INR 149.51 crore on October 20, 2026 in TIB in line with the objects disclosed in the Prospectus issued by the Company in connection with its Initial Public Offering (“IPO”).

11 No stock options were granted during the quarter and half year ended September 30, 2026.

12 The Company allotted 12,33,880 Equity Shares on April 16, 2026 to the eligible Employees pursuant to the exercise of options under the approved employee stock option schemes.

13 As permitted by paragraph 4 of Ind AS 108 Operating Segments, the Company has presented segment information in its Consolidated Unaudited Financial Results and has not separately disclosed segment information in these Unaudited Standalone Financial Results.

14 Effective from the quarter ended June 30, 2026, all comparative figures have been restated from INR million to INR crore, rounded off to the nearest INR crore, to maintain consistency in presentation, any minor variances arising from this change are solely attributable to rounding adjustments. Further, amounts which are less than half a lakh are appearing as "^".

15 All amounts disclosed in the Unaudited Standalone Financial Results have been rounded off to the nearest crore, except earnings per share and where otherwise stated.

16 Figures for the previous quarters and year have been regrouped/reclassed wherever necessary, to correspond with the current period's classifications and disclosures.

17 These Unaudited Standalone Financial Results are available on the website of BSE Limited ('BSE') (www.bseindia.com), National Stock Exchange of India Limited ('NSE') (www.nseindia.com) and Company's website (www.turtlemint.com).

For and on behalf of Board of Directors

DHIRENDRA NALIN MAHYAVANSHI
Digitally signed by DHIRENDRA NALIN MAHYAVANSHI
Date: 2026.11.12 17:02:53 +05'30'

Dhirendra Nalin Mahyavanshi
Managing Director & CEO
DIN : 06652017

Place : Mumbai
Date: November 12, 2026