

February 11, 2025

To,  
**BSE Limited ("BSE")**  
Phiroze Jeejeebhoy Towers  
Dalal Street,  
Mumbai 400 001  
BSE Script Code: 543712

To  
**National Stock Exchange of India Limited ("NSE")**  
The Listing Department,  
Exchange Plaza, Bandra-Kurla Complex,  
Bandra (East), Mumbai – 400051  
NSE Symbol: **AHL**

**Subject: Integrated Filing (Financial) for the quarter and nine months ended December 31, 2024**

Pursuant to Securities and Exchange Board of India Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024 read with BSE & NSE Circular nos. BSE 20250102-4 & NSE/CML/2025/02 dated January 02, 2025, respectively, please find below the Integrated Filing (Financial) for the quarter and nine months ended December 31, 2024:

Sr. No.	Particular	Remarks
A.	<b>Financial Results</b>	Enclosed as Annexure I
B.	<b>Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc.</b>	Not Applicable
C.	<b>Format for disclosing outstanding default on loans and debt securities</b>	Not Applicable
D.	<b>Format for disclosure of related party transactions (applicable only for half yearly filings i.e., 2<sup>nd</sup> and 4<sup>th</sup> quarter)</b>	Not Applicable
E.	<b>Statement on impact of audit qualifications (for audit report with modified opinion) submitted along-with annual financial results (Standalone and Consolidated separately) (applicable only for Annual Filings i.e., 4<sup>th</sup> quarter)</b>	Not Applicable

The above information is also available on the website of the Company at <https://abansfinserv.com/>

Kindly take the above information on your record.

**For Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**

  
Nirbhay Vassa  
Whole-time Director & CFO  
DIN: 08011853



Encl: a/a

**Abans Financial Services Limited**  
(Formerly known as Abans Holdings Limited)

# CNK & Associates LLP

Chartered Accountants

**Independent Auditor's Limited Review Report on Unaudited Standalone Financial Results of Abans Financial Services Limited (Formerly known as Abans Holdings Limited) for the Quarter and Nine months ended December 31, 2024, pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Review Report To**  
**The Board of Directors of**  
**Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of **Abans Financial Services Limited** (Formerly known as Abans Holdings Limited) (hereinafter referred to as "the Company") for the quarter and nine months ended December 31, 2024 ("the Statement"), being submitted by the Company pursuant to the requirements of Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting", notified under section 133 of the Companies Act, 2013 as amended (the "Act"), read with relevant rules issued there under and Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time. Our responsibility is to issue a report on this 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 limited 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 of Unaudited Standalone Financial Results, prepared in accordance with applicable accounting standards 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 (as amended), including the manner in which it is to be disclosed or that it contains any material misstatement.

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Website: [www.cnkindia.com](http://www.cnkindia.com)



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5. The standalone financial statement of the Company for the year ended March 31, 2024, were audited by the predecessor statutory auditors. The statutory auditors had expressed Unmodified opinion vide their report dated May 14, 2024, on such standalone financial statement. Further, the Standalone Financial Results of the Company as per Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and nine months ended for December 31, 2023 have been reviewed by the predecessor statutory auditor who has issued unmodified conclusion vide its report dated February 13, 2024. Our conclusion on the Statement is not modified in respect of this matter.

For CNK & Associates LLP

Chartered Accountants

Firm's Registration No.: 101961 W/W-100036



**Manish Sampat**

Partner

Membership No. 101684

UDIN: 25101684BMMLLC1552

Place: Mumbai

Date: February 10, 2025



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**Abans Financial Services Limited**  
(Formerly known as Abans Holdings Limited)

**Unaudited Standalone Financial Results - Statement of Profit & Loss for the quarter and nine months ended December 31, 2024**

(Rs.in lakhs - except per share data)

Particulars	For the Quarter ended December 31, 2024 (Unaudited)	For the Quarter ended September 30, 2024 (Unaudited)	For the Quarter ended December 31, 2023 (Unaudited)	For the Nine Months ended December 31, 2024 (Unaudited)	For the Nine Months ended December 31, 2023 (Unaudited)	For the Year ended March 31, 2024 (Audited)
<b>Income</b>						
Revenue from operations	2,094.63	112.97	63.55	2,311.31	1,333.07	1,456.54
<b>Total Income - A</b>	<b>2,094.63</b>	<b>112.97</b>	<b>63.55</b>	<b>2,311.31</b>	<b>1,333.07</b>	<b>1,456.54</b>
<b>Expenses</b>						
Purchase of stock-in-trade	-	-	-	-	1,177.80	1,177.80
Employee benefits expenses	167.72	187.25	643.83	643.60	998.45	1,106.35
Finance cost	-	-	-	-	0.01	0.12
Other expenses	43.93	39.90	39.47	158.39	97.23	135.54
<b>Total Expenses - B</b>	<b>211.65</b>	<b>227.15</b>	<b>683.30</b>	<b>801.99</b>	<b>2,273.49</b>	<b>2,419.81</b>
<b>Profit/(loss) before exceptional items and tax (A-B)</b>	<b>1,882.98</b>	<b>(114.18)</b>	<b>(619.75)</b>	<b>1,509.32</b>	<b>(940.42)</b>	<b>(963.27)</b>
Exceptional income/(expense)	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>1,882.98</b>	<b>(114.18)</b>	<b>(619.75)</b>	<b>1,509.32</b>	<b>(940.42)</b>	<b>(963.27)</b>
<b>Less - tax expense :</b>						
Current tax	126.21	-	-	126.21	-	-
Deferred tax	349.70	(31.64)	(155.98)	260.92	(285.57)	(291.32)
<b>Profit/(loss) after tax</b>	<b>1,407.07</b>	<b>(82.54)</b>	<b>(463.77)</b>	<b>1,122.19</b>	<b>(654.85)</b>	<b>(671.95)</b>
<b>Other comprehensive income/(loss)</b>						
(A) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
(B) Items that will be reclassified to profit or loss	-	-	-	-	-	-
<b>Other comprehensive income/(loss) for the year/ period, net of tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income/(loss) for the year / period</b>	<b>1,407.07</b>	<b>(82.54)</b>	<b>(463.77)</b>	<b>1,122.19</b>	<b>(654.85)</b>	<b>(671.95)</b>
<b>Earnings per equity share of face value of Rs 2/- each (not annualised for the quarter/nine months)</b>						
Basic	2.80	(0.16)	(0.92)	2.23	(1.31)	(1.34)
Diluted	2.78	(0.16)	(0.92)	2.21	(1.30)	(1.34)
Paid up equity share capital (equity shares of Rs.2/- each )	1,011.23	1,003.92	1,002.92	1,011.23	1,002.92	1,002.92
Other equity excluding revaluation reserve						11,069.80



Abans Financial Services Limited

(Formerly known as Abans Holdings Limited)

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**Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**

Notes to the unaudited standalone financial results for the quarter and nine months ended December 31, 2024:

1. The above unaudited financial results have been prepared in accordance with regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular CIR/CFD/FAC/62/2016 dated 5th July, 2016.
2. The above unaudited financial results are prepared to comply in all material respect in accordance with Indian Accounting Standard (Ind AS) notified under Section 133 of the Companies Act, 2013, read with relevant rules issued there under. These unaudited standalone financial results were recommended by the Audit Committee and were approved in the Meeting of Board of Directors held on February 10, 2025. The results for the quarter and nine months ended December 31, 2023 and for the year ended March 31, 2024 were reviewed / audited by predecessor Statutory Auditor on which they had issued an unmodified conclusion / opinion.
3. During the quarter and nine months period ended December 31, 2024, the company has allotted 3,65,851 equity shares and 4,15,723 equity shares respectively of Rs. 2 each pursuant to the exercise of options under its Employee Stock Option Scheme.
4. As per Ind AS 108 'Operating Segments', Segment has been disclosed in consolidated financial results, hence no separate disclosure has been given in standalone financial results of the company.
5. The information contained in this statement shall also be available on Company's Website [www.abansholdings.com](http://www.abansholdings.com) and also on the website of the Stock Exchanges viz. BSE Limited - [www.bseindia.com](http://www.bseindia.com). and National Stock Exchange of India Limited - [www.nseindia.com](http://www.nseindia.com)
6. Figures are regrouped, rearranged and reclassified wherever necessary. Figures are rounded off to the nearest INR value in Lakhs.

**For Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**



**Place: Mumbai**  
**Date: February 10, 2025**

**Nirbhay Vassa**  
**(Whole Time Director & Chief Financial Officer)**  
**DIN: 08011853**



**Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**

**Independent Auditor's Limited Review Report on Unaudited Consolidated Financial Results of Abans Financial Services Limited (Formerly known as Abans Holdings Limited) for the Quarter and Nine months ended December 31, 2024, pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Review Report to**  
**The Board of Directors of**  
**Abans Financial Services Limited**  
(Formerly known as Abans Holdings Limited)

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **Abans Financial Services Limited** (Formerly known as Abans Holdings Limited) (‘the Holding Company’) and its subsidiaries (the Holding Company and its subsidiaries together referred to as ‘the Group’) for the quarter and nine months ended December 31, 2024 (the "Statement") attached here with, being submitted by the Holding Company pursuant to the requirement of Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ( the "Listing Regulations").
2. The Statement which is the responsibility of the Holding 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', as notified under section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to issue a report 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 financial statements are free of material misstatement. A review is limited primarily making inquiries, primarily of personnel 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. We have also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) to the extent applicable.

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5. The Statement includes the results of the entities referred in Annexure – 1.
6. Based on our review conducted as above and upon consideration of the limited review reports of the subsidiaries by other auditors, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Consolidated Financial Results prepared in accordance with the recognition and measurement principles laid down in the aforesaid accounting standard has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
7. The interim financial results of Two Domestic subsidiaries, whose interim financial results reflect total revenue (before consolidation adjustments) of Rs. 96,295.59 lakhs for the quarter ended December 31, 2024, and Rs. 160,800.03 lakhs for the nine months ended December 31, 2024, and total net profit after tax (before consolidation adjustments) of Rs. 384.14 lakhs for the quarter ended December 31, 2024, and Rs. 1,287.61 lakhs for the nine months ended December 31, 2024, Total Comprehensive Income (before consolidation adjustments) of Rs. 384.14 lakhs for the quarter ended December 31, 2024, and Rs. 1,287.61 lakhs for the nine months ended December 31, 2024, included in the Unaudited Consolidated Financial Results, have been reviewed by us, our conclusion on the Statement is not modified in respect of this matter.
8. We did not review the interim financial results of Four subsidiaries/step-down subsidiaries (including three foreign entities), whose interim financial results reflect total revenue (before consolidation adjustments) of Rs. 29,918.86 lakhs for the quarter ended December 31, 2024, and Rs. 58,928.99 lakhs for the nine months ended December 31, 2024, and total net profit after tax (before consolidation adjustments) of Rs. 415.81 lakhs for the quarter ended December 31, 2024, and Rs. 4,577.24 lakhs for the nine months ended December 31, 2024, Total Comprehensive Income (before consolidation adjustments) of Rs. 1,688.98 lakhs for the quarter ended December 31, 2024, and Rs. 6,133.07 lakhs for the nine months ended December 31, 2024, as considered in the Unaudited Consolidated Financial Results. These interim financial results have been reviewed by respective independent auditors whose reports have been furnished to us by the Management and our report on the Statement, in so far as it relates to the amount included in respect of these entities is based solely on the reports of these auditors. Our conclusion on the Statement is not modified in respect of this matter.
9. The Unaudited Consolidated Financial Results include the interim financial results of Eight subsidiaries/step-down subsidiaries (including two foreign entities) which have not been reviewed/audited by their auditors, whose interim financial results reflect total revenue (before consolidation adjustments) of Rs. 813.82 lakhs for the quarter ended December 31, 2024, and Rs. 1,975.94 lakhs for the nine months ended December 31, 2024, and total net profit after tax (before consolidation adjustments) of Rs. 476.41 lakhs for the quarter ended December 31, 2024, and Rs. 808.03 lakhs for the nine months ended December 31, 2024, Total Comprehensive

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Income (before consolidation adjustments) of Rs. 535.19 lakhs for the quarter ended December 31, 2024, and Rs. 879.27 lakhs for the nine months ended December 31, 2024, as considered in the Unaudited Consolidated Financial Results. According to the information and explanation given to us by the Holding Company's management, these interim financial results are not material to the group. Our conclusion on the Statement is not modified in respect of this matter.

10. The Financial Results of five subsidiaries located outside India have been prepared in accordance with accounting principles generally accepted in their country. The Parent's management has converted the financial results of such subsidiaries from accounting principles generally accepted in their country to accounting principles generally accepted in India. We have reviewed these conversion adjustments made by the Parent's management. Our report in so far as it relates to the balances and affairs of such subsidiary located outside India is based on the above results and the conversion adjustments prepared by the management of the Parent which is reviewed by us. Our conclusion on the Statement is not modified in respect of this matter.
11. The Unaudited Consolidated Financial Statement of the Company for the year ended March 31, 2024, were audited by the predecessor Statutory Auditor. The Statutory Auditor has expressed unmodified opinion vide their report dated May 14, 2024, on such Unaudited Consolidated Financial Statement. Further, the Unaudited Consolidated Financial Results of the Company as per Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and nine months ended December 31, 2023, have been reviewed/audited by the predecessor Statutory Auditor who has issued unmodified conclusion/opinion vide its report dated February 13, 2024. Our conclusion on the Statement is not modified in respect of this matter.

For **CNK & Associates LLP**

Chartered Accountants

Firm's Registration No.: 101961 W/W-100036



**Manish Sampat**

Partner

Membership No. 101684

UDIN: 25101684BMMZZD7757

Place: Mumbai

Date: February 10, 2025



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## Annexure – 1

List of entities included in the Statement:

### Holding Company

1. Abans Financial Services Limited  
*(Formerly known as Abans Holdings Limited)*

### Subsidiaries/Step-down subsidiaries (Domestic)

2. Abans Finance Private Limited
3. Abans Agri Warehousing & Logistics Private Limi
4. Abans Capital Private Limited
5. Abans Investment Managers Limited  
*(Formerly known as Abans Investment Managers Private*
6. Abans Securities Private Limited
7. Abans Broking Services Private Limited
8. Abans Commodities (I) Private Limited
9. Clamant Broking Services Private Limited
10. Abans Global Broking (IFSC) Private Limited

### Step-down Subsidiaries (International)

11. Abans Global Limited
12. Abans Middle East DMCC
13. Abans Investment Manager Mauritius
14. Caspian HK Trading Limited
15. Corporate Avenue Services Limited



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**Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**

**Unaudited Consolidated Financial Results - Statement of Profit & Loss for the quarter and nine months ended December 31, 2024**

(Rs. in lakhs - except per share data)

Particulars	For the Quarter ended December 31, 2024 (Unaudited)	For the Quarter ended September 30, 2024 (Unaudited)	For the Quarter ended December 31, 2023 (Unaudited)	For the Nine Months ended December 31, 2024 (Unaudited)	For the Nine Months ended December 31, 2023 (Unaudited)	For the Year ended March 31, 2024 (Audited)
<b>Income</b>						
Revenue from operations	1,28,014.18	64,126.47	50,619.56	2,21,751.97	1,12,780.67	1,37,991.06
Other income	34.61	66.11	74.44	125.43	13.90	48.07
<b>Total income - A</b>	<b>1,28,048.79</b>	<b>64,192.58</b>	<b>50,694.00</b>	<b>2,21,877.40</b>	<b>1,12,794.57</b>	<b>1,38,039.13</b>
<b>Expenses</b>						
Purchase of stock in trade / cost of materials consumed	1,19,385.06	53,940.96	41,471.55	1,94,881.84	92,984.26	1,14,185.42
Changes in inventories of finished goods, stock in trade & work in progress	1,300.11	2,832.23	2,939.26	5,555.79	2,854.18	533.60
Employee benefits expense	1,072.33	1,515.01	1,267.24	3,648.70	2,599.78	3,837.87
Finance costs	1,667.41	1,161.24	1,316.88	4,312.04	3,973.19	5,137.44
Depreciation and amortisation expense	30.65	35.54	14.93	82.08	47.08	62.63
Other expenses	1,068.25	1,200.51	1,099.81	3,471.59	2,859.32	4,280.78
<b>Total expenses - B</b>	<b>1,24,523.81</b>	<b>60,685.49</b>	<b>48,109.67</b>	<b>2,11,952.04</b>	<b>1,05,317.81</b>	<b>1,28,037.74</b>
<b>Profit/(loss) before exceptional items and tax (A-B)</b>	<b>3,524.98</b>	<b>3,507.09</b>	<b>2,584.33</b>	<b>9,925.36</b>	<b>7,476.76</b>	<b>10,001.39</b>
Exceptional income/(expense)	-	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>3,524.98</b>	<b>3,507.09</b>	<b>2,584.33</b>	<b>9,925.36</b>	<b>7,476.76</b>	<b>10,001.39</b>
<b>Less- tax expense :</b>						
Current tax	461.72	491.44	222.66	1,486.11	869.92	1,205.87
Deferred tax	371.65	277.22	(23.80)	587.77	(201.08)	(128.82)
<b>Profit/(loss) after tax</b>	<b>2,691.61</b>	<b>2,738.43</b>	<b>2,385.47</b>	<b>7,851.48</b>	<b>6,807.92</b>	<b>8,924.34</b>
<b>Other comprehensive income/(loss)</b>						
<b>(A) Items that will not be reclassified to profit or loss</b>						
Remeasurement gain/(loss) on defined benefit plan Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(71.50)
	-	-	-	-	-	18.00
<b>(B) Items that will be reclassified to profit or loss</b>						
Exchange rate differences on translation of financial statements of foreign operations	1,328.80	241.58	50.54	1,627.05	603.01	783.30
Unrealised profit / loss on derivative	-	-	46.86	-	-	-
Tax relating to items that will be reclassified to profit or loss	-	-	6.18	-	-	-
<b>Other comprehensive income/(loss) for the period / year, net of tax</b>	<b>1,328.80</b>	<b>241.58</b>	<b>103.58</b>	<b>1,627.05</b>	<b>603.01</b>	<b>729.80</b>
<b>Total comprehensive income/(loss) for the period / year</b>	<b>4,020.41</b>	<b>2,980.01</b>	<b>2,489.05</b>	<b>9,478.53</b>	<b>7,410.93</b>	<b>9,654.14</b>
<b>Net profit/(loss) attributable to :</b>						
Owners of the company	2,593.82	2,539.24	2,165.30	7,355.81	6,227.39	8,176.21
Non controlling interest	97.79	199.19	220.17	495.67	580.53	748.13
<b>Other comprehensive income/(loss) attributable to :</b>						
Owners of the company	1,220.30	221.84	95.12	1,494.18	553.37	668.84
Non controlling interest	108.50	19.74	8.46	132.87	49.64	60.96
<b>Total comprehensive income/(loss) attributable to :</b>						
Owners of the company	3,814.13	2,761.08	2,260.42	8,850.00	6,780.76	8,845.05
Non controlling interest	206.28	218.93	228.63	628.53	630.17	809.09
<b>Earnings per equity share of face value of Rs. 2/- each (not annualised for the quarter/nine months)</b>						
Basic	5.36	5.46	4.76	15.62	13.58	17.80
Diluted	5.31	5.40	4.74	15.49	13.53	17.74
Paid up equity share capital (Equity shares of Rs.2/- each)	1,011.23	1,003.92	1,002.92	1,011.23	1,002.92	1,002.92
Other equity excluding revaluation reserve						92,079.99



Abans Financial Services Limited  
(Formerly known as Abans Holdings Limited)



**Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**

**Unaudited Consolidated Financial Results - Segmentwise Revenue and Results for the quarter and nine months ended December 31, 2024;**

(Rs.in lakhs)

Particulars	For the Quarter ended December 31, 2024 (Unaudited)	For the Quarter ended September 30, 2024 (Unaudited)	For the Quarter ended December 31, 2023 (Unaudited)	For the Nine Months ended December 31, 2024 (Unaudited)	For the Nine Months ended December 31, 2023 (Unaudited)	For the Year ended March 31, 2024 (Audited)
<b>Segment Revenue</b>						
a) Segment - Agency business	4,682.88	3,419.32	2,733.70	11,512.80	7,134.51	10,029.30
b) Segment - Internal treasury operations	1,22,304.37	59,665.78	46,989.16	2,07,248.17	1,03,002.78	1,24,352.43
c) Segment - Lending activities	1,038.19	1,097.67	918.32	3,071.32	2,560.08	3,549.90
d) Segment - Others / un allocable	23.35	9.81	52.82	45.11	97.20	107.50
<b>Total</b>	<b>1,28,048.79</b>	<b>64,192.58</b>	<b>50,694.00</b>	<b>2,21,877.40</b>	<b>1,12,794.57</b>	<b>1,38,039.13</b>
Less : Inter segment revenue	-	-	-	-	-	-
<b>Total Income</b>	<b>1,28,048.79</b>	<b>64,192.58</b>	<b>50,694.00</b>	<b>2,21,877.40</b>	<b>1,12,794.57</b>	<b>1,38,039.13</b>
<b>Segment result before tax</b>						
a) Segment - Agency business	2,995.91	2,089.57	1,620.63	7,260.87	4,468.36	5,852.04
b) Segment - Internal treasury operations	345.19	814.02	603.83	1,641.39	3,002.48	3,743.62
c) Segment - Lending activities	725.80	661.72	733.61	2,031.07	1,645.33	2,296.94
d) Segment - Others / un allocable	3.21	0.09	92.34	8.84	24.45	(5.76)
<b>Total</b>	<b>4,070.12</b>	<b>3,565.40</b>	<b>3,050.41</b>	<b>10,942.18</b>	<b>9,140.62</b>	<b>11,886.84</b>
Less : Finance costs	545.14	58.31	466.08	1,016.82	1,663.86	1,885.45
<b>Profit before tax</b>	<b>3,524.98</b>	<b>3,507.09</b>	<b>2,584.33</b>	<b>9,925.36</b>	<b>7,476.76</b>	<b>10,001.39</b>

**Note:-** Due to the dynamic nature of the business and the multiple operating segments the business has, the assets and liabilities are used interchangeably among all segments. Forced allocation of these assets and liabilities is not practicable and will not result in any meaningful allocation and segregation. Hence, the assets and liabilities have not been identified with regards to segment reporting.



**Abans Financial Services Limited**

(Formerly known as Abans Holdings Limited)

Regd. Office: 36, 37, 38A, Floor-3, Nariman Bhavan, Backbay Reclamation, Nariman Point, Mumbai-400021

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**Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**

Notes to the unaudited consolidated financial results for the quarter and nine months ended December 31, 2024:

1. The above unaudited consolidated financial results have been prepared in accordance with regulation 33 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. The above unaudited consolidated financial results are prepared to comply in all material respect in accordance with Indian Accounting Standard (Ind AS) notified under Section 133 of the Companies Act, 2013, read with relevant rules issued there under. These unaudited consolidated financial results were recommended by the Audit Committee and were approved in the Meeting of Board of Directors held on February 10, 2025. The results for the quarter and nine months ended December 31, 2023 and for the year ended March 31, 2024 were reviewed / audited by predecessor Statutory Auditor on which they had issued an unmodified conclusion / opinion.
3. During the quarter and nine months period ended December 31, 2024, the company has allotted 3,65,851 equity shares and 4,15,723 equity shares respectively of Rs. 2 each pursuant to the exercise of options under its Employee Stock Option Scheme.
4. The company has fourteen subsidiaries (including step down subsidiaries).
5. The Group's operating segments are established on the basis of those components of the Group that are evaluated regularly by the chief operating decision maker in deciding how to allocate resources and in assessing performance. These have been identified taking into account nature of activity, the differing risks and returns and the internal business reporting systems.
6. The Group has the following principal operating and reporting segments; viz. agency business, internal treasury operation and lending business. The accounting policies adopted for segment reporting are in line with the accounting policy of the Company and the Statement on Segment Reporting is as per Ind AS – 108- Operating Segments.
7. The information contained in this statement shall also be available on Company's Website [www.abansholdings.com](http://www.abansholdings.com) and also on the website of the Stock Exchanges viz. BSE Limited - [www.bseindia.com](http://www.bseindia.com). and National Stock Exchange of India Limited - [www.nseindia.com](http://www.nseindia.com).
8. Figures are regrouped, rearranged and reclassified wherever necessary. Figures are rounded off to the nearest INR value in Lakhs.

**For Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**



**Nirbhay Vassa**  
**(Whole Time Director & Chief Financial Officer)**  
**DIN: 08011853**



**Place: Mumbai**  
**Date: February 10, 2025**

**Abans Financial Services Limited**  
**(Formerly known as Abans Holdings Limited)**