Date: 12th November, 2025

To,
BSE Limited,
General Manager
Corporate Relationship Department,
P. J. Towers, 25th Floor,
Dalal Street,
Mumbai - 400 001

Trading Symbol: **SAVFI**
Scrip Code: **511577**

Subject: Outcome of Board Meeting and Disclosures under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

In accordance to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations"), we wish to inform you that the Board of Directors of the Company in their meeting held on Wednesday, 12th November, 2025, have inter – alia considered and approved the following:

1. Un-audited Standalone Financial Results of the Company for the quarter and half year ended 30th September, 2025 along with Limited Review Report in accordance to Regulation 33 of the SEBI (LODR) Regulations, 2015 (copy of which is enclosed).

2. Raising of funds by way of issuance of Non-Convertible Debentures for an amount not exceeding Rs.15,00,00,000/- through permissible modes, including but not limited to a private placement or public issue or a qualified institutional placement or preferential issue or any other method or combination of methods, as may be permitted under applicable laws, in one or more tranche(s), subject to such regulatory or statutory approvals, as may be required.

3. Any other business which forms part of the agenda paper.

The above information will be made available on the Company's website (https://savanifinancials.co.in) and will be published in newspapers in accordance with Regulation 47 read with Regulation 33 of the SEBI (LODR) Regulations, 2015.

The meeting of the Board of Directors commenced at 10:30 A.M. and concluded at 4:30 P.M.

Kindly take the same on your records.

Thanking you.

Yours faithfully,

For Mantra Capital Limited
(Formerly Savani Financials Limited)

Deepa Kishor Tracy

Digitally signed by Deepa Kishor Tracy
Date: 2025.11.12 18:38:41 +05'30'

Deepa Tracy
Managing Director
(DIN-00516615)

Place: Mumbai
Encl: a/a

Annexure A

The details as required to be disclosed under Regulation 30 read with SEBI Master Circular no. SEBI/HO/CFD/PoD2/CIR/P/0155 November 11, 2024

In case of issuance of debt securities or other non-convertible securities the listed entity shall disclose following additional details to the stock exchange(s)

Sr. No	Particulars	Details
1	Type of securities proposed to be issued (viz. equity shares, convertibles, etc.)	Non-Convertible Debentures (NCDs)
2	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Private placement or public issue or a qualified institutional placement or preferential issue or any other method or combination of methods, as may be permitted under applicable laws
3	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	To be determined by the Board or Committee, authorized by the Board.
4	Size of the issue	Aggregate amount not exceeding Rs.15,00,00,000/- (Rupees Fifteen Crores Only) to be issued in one or more tranche(s)
5	Whether proposed to be listed? If yes, name of the stock exchange(s)	Not Listed
6	Tenure of the instrument - date of allotment and date of maturity	To be determined by Board or Committee, authorized by the Board.
7	Coupon/interest offered, schedule of payment of coupon/interest and principal	To be determined by Board or Committee, authorized by the Board
8	Charge/security, if any, created over the assets	The NCDs may be secured or unsecured, as may be determined by Board or Committee, authorized by the Board, at the time of issuance.
9	Special right/interest/privileges attached to the instrument and changes thereof	To be determined by Board or Committee, authorized by the Board.
10	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Not applicable

11	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not applicable
12	Details of redemption of debentures indicating the manner of redemption (whether out of profits or out of fresh issue)	Not applicable

For Mantra Capital Limited
(Formerly Savani Financials Limited)

Deepa Kishor Tracy

Digitally signed by Deepa Kishor Tracy
Date: 2025.11.12 18:39:01 +05'30'

Deepa Tracy
Managing Director
(DIN-00516615)

Place: Mumbai

Mantra Capital Limited

(Formerly known as Savani Financials Limited)

Regd. Office: 602, Samarth Vaibhav Co-op Hsg Society Ltd., Off Link Road, Lokhandwala Complex, Andheri (W), Mumbai 400 053.

Website: www.mantracapital.in * Email: info@savanifinancials.co.in * CIN: L67120MH1983PLC031614

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2025

(Rs. in Lakhs)

	Particulars	Unaudited			Unaudited		Audited
		Quarter ended			Half Year ended		Year ended
		30th Sep 2025	30th June 2025	30th Sep 2024	30th Sep 2025	30th Sep 2024	31st March 2025
1	**INCOME**						
A	Revenue from Operations						
	(i) Interest Income	280.99	182.58	6.94	463.57	9.42	136.58
	(ii) Dividend Income	0.31	0.04	0.75	0.35	0.75	1.12
	(iii) Fees and commission income	40.91	32.89	0.95	73.80	0.95	44.13
	(iv) Net Gain / (Loss) on Fair Value Changes measured	6.48	21.30	64.04	27.78	79.09	146.37
	(v) Other Operating Income	13.69	9.46	0.40	23.15	0.40	14.63
	Total Revenue from Operations	**342.38**	**246.27**	**73.08**	**588.65**	**90.61**	**342.83**
B	(i) Other Income	0.03	2.19	-	2.22	-	0.31
	Total Revenue (A+B)	**342.41**	**248.46**	**73.08**	**590.87**	**90.61**	**343.14**
2	**EXPENSES**						
	(i) Employee Benefit expenses	351.25	296.09	65.48	647.34	107.11	482.03
	(ii) Finance Costs	110.55	24.82	0.97	135.37	10.69	14.35
	(iii) Impairment on financial instruments	49.35	4.36	1.48	53.71	1.48	6.46
	(iv) Depreciation and Amortization	7.48	8.26	4.85	15.74	8.12	26.91
	(v) Legal & Professional Expenses	87.50	80.92	93.47	168.42	166.04	492.61
	(vi) Rates & Taxes	4.54	29.56	8.79	34.10	30.82	52.05
	(vii) Other Expenditure	53.57	62.61	24.68	116.18	52.10	152.55
	Total expenses	**664.24**	**506.62**	**199.72**	**1,170.86**	**376.36**	**1,226.96**
3	**Loss before tax (1+/-2)**	**(321.83)**	**(258.16)**	**(126.64)**	**(579.99)**	**(285.75)**	**(883.82)**
4	**Tax Expense**						
	Current Tax	-	-	-	-	-	-
	Deferred Tax	(1.28)	(2.62)	(0.23)	(3.90)	(0.20)	(5.21)
	Excess Provision of Earlier Years		-		-	-	-
5	**Loss after tax (3+/-4)**	**(320.55)**	**(255.54)**	**(126.41)**	**(576.09)**	**(285.55)**	**(878.61)**
6	Extraordinary items (net of tax expense)	-	-		-	-	-
7	**Net Profit/(loss) for the period (5+/-6)**	**(320.55)**	**(255.54)**	**(126.41)**	**(576.09)**	**(285.55)**	**(878.61)**
8	**Other Comprehensive Income:**						
	-Item that will not be reclassified to Profit/Loss	(3.31)	-	(0.25)	(3.31)	(0.39)	1.85
	-Remeasurement of Net defined benefit Liability/ Asset	-	-	-	-	-	-
9	**Total comprehensive income for the period**	**(323.86)**	**(255.54)**	**(126.66)**	**(579.40)**	**(285.94)**	**(876.76)**
10	Paid-up equity share capital (Face value of Rs.10 each)	3,199.17	3,198.99	2,640.00	3,199.17	2,640.00	3,198.99
11	Other Equity (excluding Revaluation Reserves)	-	-	-	-	-	797.48
12	Earnings per equity share of Rs. 10 each Basic and Diluted (Rs.)	(1.00)	(0.80)	(0.61)	(1.81)	(1.39)	(3.39)

On behalf of the Board

For **Mantra Capital Limited**

(Formerly known as Savani Financials Limited)

MANTRA CAPITAL LIMITED MUMBAI

DEEPA TRACY

MANAGING DIRECTOR

DIN - 00516615

Mumbai,

Date - 12th November 2025

Mantra Capital Limited

(Formerly known as Savani Financials Limited)

Regd. Office: 602, Samarth Vaibhav Co-op Hsg Society Ltd., Off Link Road, Lokhandwala Complex, Andheri (W), Mumbai 400 053.
Website: www.mantracapital.in * Email: info@savanifinancials.co.in * CIN: L67120MH1983PLC031614

Statement of Assets and Liabilities as at 30TH SEPTEMBER, 2025

(Rs. in Lakhs)

	Particulars	As at 30th September, 2025 Unaudited	As at 31st March, 2025 Audited
	ASSETS		
	Financial Assets		
a.	Cash and Cash Equivalents	99.96	651.86
b.	Bank balances other than (a) above	51.09	29.28
c.	Loans	6,623.20	2,614.59
d.	Investments	1,061.97	1,276.74
e.	Others financial assets	102.33	80.93
		7,938.55	4,653.40
	Non-Financial Assets		
a.	Current-tax assets (Net)	4.96	4.62
b.	Deferred Tax Asset (Net)	9.18	5.27
c.	Property, Plant & Equipment	52.44	40.84
d.	Intangible Asset under Development	-	-
e.	Other Intangible Asset	0.73	0.95
f.	Right Of Use Assets	27.39	66.27
g.	Other non-financial assets	84.63	56.07
		179.33	174.02
	Total Assets	**8,117.88**	**4,827.42**
	LIABILITIES AND EQUITY		
1	**Financial Liabilities**		
a.	Trade payables	85.01	203.57
b.	Other payables	5.88	0.64
c.	Borrowings	4,491.06	493.93
d.	Other Financial Libilities	39.93	78.04
		4,621.88	776.18
2	**Non-Financial Liabilities**		
a.	Provisions	52.04	20.01
b.	Other Non-Financial Liabilities	26.66	34.75
		78.70	54.76
3	**Equity**		
a.	Equity Share Capital	3,199.17	3,198.99
b.	Other Equity	218.13	797.49
		3,417.30	3,996.48
	Total Liabilities and Equity	**8,117.88**	**4,827.42**

On behalf of the Board

For **Mantra Capital Limited**

(Formerly known as Savani Financials Limited)

MANTRA CAPITAL LIMITED MUMBAI

DEEPA TRACY
MANAGING DIRECTOR
DIN - 00516615

Mumbai,
Date - 12th November 2025

Cash Flows for the Half Year ended 30th September, 2025

Pursuant to the amendment in SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a Statement of Cash Flows for the half year ended 30th September, 2025 & year ended 31st March, 2025 has been presented below.

(Rs. in Lakhs)

	Particulars	As at 30th September, 2025 Unaudited	As at 31st March, 2025 Audited
A.	***CASH FLOW FROM OPERATING ACTIVITIES:***		
	Net Profit before tax	(579.99)	(883.80)
	Add back (+):Adjustment for Non Cash & Non Operating Items		
	Depreciation and Amortization	15.74	26.91
	Unrealised Loss on Investments	5.87	19.36
	Provision of Gratuity through OCI	(3.31)	(1.85)
	Payment Of Interest on loan	135.36	14.35
		153.66	58.77
	Less (-) Adjustment for Non Operating Items		
	Income On Investments	1.62	7.19
	Income On Finance (Interest on CIA)	0.02	-
	Profit on Sales Of Investments	33.61	156.60
	Unrealised Gain on Investments	0.05	9.13
	Gain/Loss on Derecognition on ROU Assets	2.19	
		37.49	172.92
	Cashflow Before Working Capital Change		
	Increase in Financial & Non Financial Assets	(103.93)	(133.38)
	Decrease in Financial & Non Financial Liabilities	(127.48)	-
	Increase In Financial & Non Financial Liabilities	53.73	302.03
	Loans & Advanced Given	(4,606.16)	(3,216.65)
	Repayment received for Loan	600.66	630.69
		(4,183.18)	(2,417.31)
	Income Tax Paid	-	-
	Net Cash Flows from/ (used in) Operating Activities (A)	(4,647.00)	(3,415.26)
B.	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchases of Assets	(19.00)	(127.30)
	Sale of Assets (Derecognition of Lease Rights)	32.94	-
	Dividend	0.35	1.12
	Profit on sales of investments	33.61	156.60
	Interest On investments	1.27	6.07
	Investments In FD	(50.00)	-
	Proceed From FD	25.00	143.00
	Investments In Securities	(3,830.61)	(6,698.93)
	Net Proceed From Securities	4,039.56	5,422.19
	Net Cash generated from/ (used in) Investing Activities (B)	233.12	(1,097.25)
C.	CASH FLOW FLOW FROM FINANCING ACTIVITIES		
	Interest Paid On Loan	(135.36)	(14.35)
	Issue of share capital	0.18	2,798.23
	Income On Finance (Interest on CIA)	0.02	
	Proceed on securities Premium	-	2,064.80
	Acceptance of Loan	4,318.84	657.04
	Repayment of loan	(321.70)	(384.48)
	Net Cash generated from/ (used in) Financing Activities (C)	3,861.98	5,121.24
	Net Increase/Decrease in in cash and cash equivalents (A+B+C)	**(551.90)**	**608.73**
	Cash & Cash Equivalent at the beginning of the year	651.86	43.13
	Cash & Cash Equivalent at the end of the year	**99.96**	**651.86**
	Cash and Cash Equivalents at the end of the period	**As at 30th September, 2025 Unaudited**	**As at 31st March, 2025 Audited**
	i) Balances with Banks (of the nature of cash and cash equivalents)	**99.10**	**151.00**
	ii) Cash In hand	**0.86**	**0.86**
	iii) Remittance In Transit	**-**	**500.00**
	Total	**99.96**	**651.86**

MANTRA CAPITAL LIMITED
MUMBAI

Notes :

1 The results of the quarter and half year ended 30th September, 2025 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 12th November, 2025. The statutory auditors of the Company carried out a "Limited Review" of the financial results for quarter and half year ended 30th September, 2025.

2 The Company had sent a third reminder of First and Final Call Money dated 04th July, 2025 in relation to payment of First and Final Call money of Rs.3.50/- per Partly Paid-Up Equity Share (Comprising Rs. 2/- towards Face Value and Rs. 1.50/- towards securities premium) of the Rights Issue to the Eligible Equity Shareholders, the Company has successfully received Rs. 19,769/- (Rupees Nineteen Thousand Seven Hundred and Sixty Nine Only) along with interest at the rate of 12% p.a. towards 5,188 Partly Paid-Up Equity Shares. Therefore, the Rights Issue Oversight Committee of the Board in its meeting held on August 18, 2025 had approved the allotment and conversion of 5,188 Partly Paid-Up Equity Shares having face value of Rs. 10/- each shares into fully paid-up equity shares.

3 The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are generally not applicable as per proviso to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

4 The Company is engaged only in business of financials services and accordingly there are no separate reportable segments.

5 Figures for the previous periods/year have been regrouped/re-arranged wherever necessary to conform current period's presentation.

6 As per the company's ECL policy, an impairment provision of 0.60% has been made for Secured Business Loan (SBL) standard products, 1% for Secured Green Loan (SGL) standard products, and 30% for SGL substandard products.

On behalf of the Board

For **Mantra Capital Limited**

(Formerly known as Savani Financials Limited)

MANTRA CAPITAL LIMITED MUMBAI

DEEPA TRACY

MANAGING DIRECTOR

DIN - 00516615

Mumbai,

Date - 12th November 2025

JAYANTILAL THAKKAR & CO.
CHARTERED ACCOUNTANTS

111 (A) MAHATMA GANDHI ROAD,
FORT, MUMBAI - 400 023.
Telephones : (91-22) 2265 8800
(91-22) 2265 8900
E-Mails : jtco23@jtco.co.in
office@jtco.co.in
Website : www.jtco.co.in

Independent Auditor's Review report on the Unaudited Quarterly and Year to date Financial Results of Mantra Capital Limited (Formerly Known as Savani Financials Limited) (the "Company") Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended

TO THE BOARD OF DIRECTORS
Mantra Capital Limited
(Formerly known as Savani Financials Limited)

1. We have reviewed the accompanying statement of unaudited financial results of **Mantra Capital Limited** (Formerly known as **Savani Financials Limited**) (the "Company"), for the quarter and half year ended 30th September, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of the Regulation 33 of the SEBI (Listing Obligations & Disclosures Requirements) Regulation, 2015, as amended (the "Listing Regulations").

2. This Statement, which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Regulation 133 of the Companies Act, 2013 read with 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 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 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 specified under section 143(10) of the Companies Act, 2013 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 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 Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For JAYANTILAL THAKKAR & CO.
CHARTERED ACCOUNTANTS
(FIRM REG. NO. 104133W)

JAYANTILAL THAKKAR & CO. CHARTERED ACCOUNTANTS FRN 104133W 111-A, M.G. RD., MUMBAI-23.

V. A. Merchant

VIRAL A. MERCHANT
PARTNER
MEMBERSHIP NO. 116279
UDIN:25116279BMJBGO1748

PLACE: Mumbai
DATE: 12th November,2025