

27th May, 2026

To,
BSE Limited
Department of Corporate Services,
P. J. Towers, Dalal Street, Fort,
Mumbai: 400001

SCRIP CODE: 541358

Dear Sir/Madam,

Sub: Outcome of Meeting of Board of Directors of the Company held on Wednesday, 27th May, 2026

In terms of Regulation 30, 33, 51, 52, 54 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, We hereby inform to your good office that the Board of Directors of the Company at its meeting held today i.e. Wednesday, 27th May, 2026 at the office of Company, inter alia, has discussed and taken the following decisions:

1. Approved audited annual financial statements of the Company for the financial year ended March 31, 2026 and audited financial results for the fourth quarter and financial year ended March 31, 2026 prepared pursuant to Regulation 33 and 52 of the Listing Regulations attached as **Annexure-A**.

We hereby declare that, the Statutory Auditors of the Company M/s. R Gopal & Associates, Chartered Accountants, have issued an Audit Report on Audited Standalone Financial results for the Fourth Quarter and Financial Year ended March 31, 2026 and gave unmodified opinion on the results.

2. The declaration under Regulation 33 Listing Regulations, regarding the unmodified opinion of the Auditors on the financial statements of the Company is enclosed as **Annexure-B**.
3. The disclosure in accordance with Regulation 52(7) and 52(7A) of the Listing Regulations regarding a Nil statement for utilization of issue proceeds of non-convertible securities and a Nil statement for material deviation in the use of proceeds for the quarter ended March 31, 2026 attached as **Annexure-C**
4. Independent Auditor's certificate on Security Cover as at March 31, 2026 pursuant to Regulation 54 read with Regulation 56(1)(d) of the Listing Regulations and SEBI Master Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025. **Annexure-D**

Unifinz Capital India Limited

Registered Office : Rajlok Building (Floor-5), 24, Nehru Place, New Delhi - 110 019

Corporate Office : MCT House (Floor-1), New Friends Colony, Near Sukhdev Vihar Metro Station, New Delhi - 110 025

CIN: L17111DL1982PLC013790 | +91-11-49953454 | +91-7373737316 | info@lendingplate.com | lendingplate.com | unifinz.in

Our Values



Innovation



Trust



Growth



Integrity





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best way to borrow

5. The extract from the said audited financial results also containing a Quick Response (QR) code would be published in one English and one vernacular newspaper as required under Regulation 47 and Regulation 52(8) of the Listing Regulations. The said audited financial results are also being uploaded on the Company's website (www.shriramfinance.in) as required under Regulation 46 of the Listing Regulations.

The Board Meeting commenced at 03:50 P.M. and concluded at 04:40 P.M

Kindly take the above information on record and oblige.

Thanking You,

For **Unifinz Capital India Limited**

Unifinz Capital India Limited


Ritu Tomar

Company Secretary
Company Secretary and Compliance Officer



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049

Phone : 011-41649623, 41649624, 41649626

Independent Auditor's Report on the Quarterly and Year to Date Audited Financial Results of Unifinz Capital India Limited to Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To The Board of Directors of Unifinz Capital India Limited

Report on the audit of the Financial Results

Opinion

We have audited the accompanying financial results of **Unifinz Capital India Limited** ("the Company") for the quarter and year ended 31st March 2026 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "listing regulations").

In our opinion and to the best of our information and according to the explanations given to us, these financial results:

- is presented in accordance with the requirements of Listing Regulation in this regard; and
- gives a true and fair view in conformity with the recognition and measurement principles laid down in Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit, other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Companies Act 2013 ("the Act"). Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Results

These financial results have been prepared on the basis of the audited annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the accounting principles generally accepted in India, including Ind AS prescribed under Section 133 of the Act, read with relevant rules issued there under and other accounting principles generally accepted in India, and in compliance with Regulation 33 and 52 of the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

Office at : *Kolkata *Jamshedpur *Bhubaneshwar *Rourkela *Ranchi

Website : www.rgopal.in, E-mail : sunil@rgopal.in | vikash@rgopal.in | sunilrga@gmail.com | vikashrga@gmail.com



In preparing the Statement the Board of Directors is responsible for assessing the Company's ability to continue as going concern, disclosing as applicable matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Company's financial reporting process

Auditor's Responsibilities for the Audit of the Financial Statement

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Company has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work, and (ii) to evaluate the effect of any identified misstatements in the financial statements.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter


We did not review / audit the financial results / information of company for the quarter and year ended March 31,2025 which have been reviewed / audited by other auditor, whose report has been furnished to us, our conclusion in so far as it relates to the amounts included in respect of above is based solely on the report of another auditor.

The financial statements include the results for the quarter ended 31 March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subject to limited review by us.

Our Opinion is not modified in respect of above matter.

For R Gopal & Associates
Chartered Accountants
Firm Registration No.:000846C




Vikash Aggarwal
Partner
Membership No. 519574
UDIN: 26519574BPYYSL4073

Place: New Delhi
Date: 27th May 2026

Particulars	Quarter Ended			Year ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
1 Income					
(a) Revenue from Operations					
Interest Income	15,141.78	14,750.67	4,525.64	51,090.21	12,122.88
Fee and commission income	55.25		12.44	55.25	-
Net gain/(loss) on fair value changes	3.53	(0.38)	-	11.50	12.44
Total Revenue from Operations	15,200.56	14,750.29	4,538.08	51,156.96	12,135.32
(b) Other Income	6.63	5.05	64.02	15.86	65.67
Total Income	15,207.19	14,755.34	4,602.10	51,172.82	12,200.99
2 Expenses					
(a) Finance costs	1,167.47	1,139.43	192.76	3,547.88	675.05
(b) Fees and commission expense	302.90	250.75	59.59	799.80	212.99
(c) Impairment of financial assets	5,943.65	5,555.91	914.67	18,768.56	2,924.56
(d) Employee benefit expenses	894.60	714.33	485.26	2,765.11	1,343.40
(e) Depreciation and amortisation expenses	30.30	23.76	52.18	91.94	144.23
(f) Other expenses	4,492.17	3,253.85	1,973.24	13,466.28	4,237.31
Total Expenses	12,831.09	10,938.03	3,677.70	39,439.57	9,537.54
3 Profit before tax (1-2)	2,376.10	3,817.31	924.40	11,733.25	2,663.45
4 Tax Expense					
(a) Current Tax	173.41	1,306.92	217.11	3,813.25	657.80
(b) Deferred Tax	281.06	(176.85)	(30.27)	(806.96)	(4.12)
(c) Tax for earlier years	-	(19.23)	0.01	12.72	4.19
Total tax expense	454.47	1,110.84	186.85	3,019.01	657.87
5 Profit after tax (3-4)	1,921.63	2,706.47	737.55	8,714.24	2,005.58
6 Items that will not be reclassified subsequently to profit or loss					
(i) Remeasurement of the net defined benefit liability / asset	6.07	(4.37)	(8.29)	(2.44)	(8.29)
Income tax related to items that will not be reclassified to profit or loss	(1.53)	1.10	2.09	0.61	2.09
Total other comprehensive income (net of tax)	4.54	(3.27)	(6.20)	(1.83)	(6.20)
7 Total comprehensive income for the year (5+6)	1,926.17	2,703.20	731.35	8,712.41	1,999.38
8 Paid up equity share capital (face value of Rs. 10)	4,426.81	4,426.81	885.36	4,426.81	885.36
9 Reserves				11,988.42	6,869.14
10 Earning per share (not annualised except March) (Refer note no.5)					
Basic EPS	4.34	6.11	1.86	19.69	5.07
Diluted EPS	4.32	6.11	1.86	19.60	5.07

See accompanying note to the financial results

- The above audited financial results for the quarter and year ended 31st March, 2026 have been reviewed and approved by the Board of Directors at its meeting held on 27.05.2026. The results have been audited by the Statutory Auditors of the Company and have issued unqualified report.
- The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.
- During the quarter/year ended 31 March 2026, the Company granted 40,50,000 Employee Stock Options ("ESOPs") out of 50,00,000 options under the "Unifinz Capital India Limited Employee Stock Option Plan 2025" to eligible employees pursuant to shareholders' approval dated 10 December 2025. The options were granted on 12 March 2026 and no ESOPs were exercised during the period.
- The Government of India, with effect from November 21, 2025, notified the Code on Social Security, 2020; the Occupational Safety, Health and Working Conditions Code, 2020; the Industrial Relations Code, 2020; and the Code on Wages, 2019 (collectively, the "Labour Codes"), which replace existing central labour legislations. Draft rules under the Labour Codes were released by the Ministry of Labour and Employment on December 30, 2025 and are yet to be notified. Various State Governments have also notified state-specific legislations. Based on the Company's assessment, the provisions currently in force do not have a material impact on the financial results of the Company. The Government is in the process of notifying related rules to the New Labour Codes and impact of these will be evaluated and accounted for in accordance with applicable accounting standards in the period in which they are notified.
- On 22 December, 2025, the Company has allotted 35,414,468 bonus equity shares of ₹10 each to eligible shareholders holding equity shares as on the record date. Consequently, earnings per equity share (EPS) for the current period have been recalculated and restated for all previous periods, considering the increased number of equity shares post bonus issue, in accordance with the applicable provisions of Ind AS.

6 The Board of Directors in their meeting held on March 28, 2026 declared an interim dividend of Rs. 0.50 (5%) per equity share of face value of Rs. 10/- each fully paid up for the financial year 2025-26 amounting to Rs. 221.34 lakhs to all the eligible shareholders. The record date for payment of interim dividend was April 06, 2026.

7 Pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and Securities and Exchange Board of India Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/48 dated 21 May 2024, the disclosures, to the extent applicable to the Non-Convertible Debentures of the Company, are enclosed as Annexure-A.

8 All the secured (listed/unlisted) non-convertible debentures of the Company are fully secured by exclusive charge of hypothecation by book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein. The security cover certificate as per regulation 54(3) of Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated 31 March 2023, has been separately filed with Stock Exchanges.

9 During the quarter ended 31 March 2026, the Company issued 13% Secured Rated Listed Redeemable Non Convertible Debenture aggregating to ₹10500 lakhs through private placement. The said NCDs are listed on BSE Limited.

10 The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the Investor Corner Section of our website www.unifinz.in

11 The figures for quarter ended March 31, 2026 and March 31, 2025 represents the balance between audited financials in respect of full financials year and those published till the third quarter of the respective financials years.

12 The Company operates mainly in the business of financing and accordingly there are no separate reportable operating segments as per Ind AS 108- " Operating Segments".

13 The figures for the previous periods have been regrouped/rearranged, wherever considered necessary, to conform current period classifications.

For and on behalf of the Board
Unifinz Capital India Limited


New Delhi
Manish Aggarwal
Director
DIN: 09197754

Date : 27.05.2026
Place : New Delhi

Statement of Cash Flows for the year ended 31st March, 2026

(All amounts are in lakhs, unless otherwise stated)

Particulars	For the Year ended	For the year ended
	March 31, 2026	March 31, 2025
Cash flow from operating activities:		
Profit before tax	11,733.25	2,663.45
Adjustments to reconcile net profit to net cash provided by operating activities:		
Depreciation and amortization	91.94	144.23
Finance costs	3,547.88	675.05
Interest Income other than from financing business	(13.76)	(0.25)
Impairment of financial assets	18,757.51	2,924.56
Impairment of financial assets- Managed portfolio	11.05	
Net loss/(profit) on derecognition of property, plant and equipment	0.63	(0.67)
Share-based payments to employees	169.66	-
Net gain on modification/termination of finance lease	(0.01)	(62.81)
Interest income on security deposits	(2.09)	(1.94)
Net gain/(loss) on fair value changes	(11.50)	(12.44)
Operating profit before working capital changes	34,284.56	6,329.18
Changes in assets and liabilities		
Other bank balances	39.79	(44.27)
Loans	(50,939.60)	(9,280.97)
Trade & other receivables	(74.60)	-
Other financial assets	(525.94)	(131.00)
Other non-financial assets	9.30	(50.93)
Trade payables	1,742.69	911.65
Other financial liabilities	65.47	(43.84)
Other non-financial liabilities	284.47	23.09
Provisions	73.91	44.43
Cash generated from / (used in) operations	(15,039.95)	(2,242.66)
Income taxes paid (net of refund)	(4,002.48)	(687.46)
Net cash generated from / (used in) operating activities	(A) (19,042.43)	(2,930.12)
Cash flow from investing activities:		
Expenditure on property, plant and equipment	(119.74)	(66.55)
Expenditure on Intangible assets	-	(2.94)
Sale of PPE	0.38	2.26
Purchase of Investments	(2,499.88)	(2,999.85)
Sale of Investments	4,020.36	1,504.65
Interest Income other than from financing business	8.05	0.25
Net cash generating from / (used in) investing activities	(B) 1,409.17	(1,562.18)
Cash flow from financing activities:		
Payment of interest	(5,410.25)	(622.73)
Repayment of lease liabilities	(56.05)	(120.69)
Addition to term loan	35,300.00	1,000.00
Repayment of term loan	(18,649.29)	(225.64)
Proceeds from Intercompany deposits from others financial institutions	2,627.70	2,943.85
Repayment of Intercompany deposits from others financial institutions	(3,472.25)	(3,244.63)
Payment of dividend (net of unpaid dividend)	(39.79)	-
Proceeds from debt securities	10,500.00	-
Proceeds from issue of Equity Shares on preferential basis	-	5,429.56
Net cash generating from / (used in) financing activities	(C) 20,800.07	5,159.72
Net increase / (decrease) in cash and cash equivalents	(A+B+C) 3,166.81	667.42
Cash and cash equivalents at the beginning of the year	740.41	72.99
Cash and cash equivalents at the end of the year	3,907.22	740.41

For and on behalf of the Board
Unifinz Capital India Limited

Manish Aggarwal
Director
DIN: 09197754

Director
Place : New Delhi

Statement of Cash Flows for the year ended 31st March, 2026

(All amounts are in lakhs, unless otherwise stated)

Particulars	For the Year ended	For the year ended
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Other bank balances	39.79	(44.27)
Loans	(50,939.60)	(9,280.97)
Trade & other receivables	(74.60)	-
Other financial assets	(525.94)	(131.00)
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Addition to term loan	35,300.00	1,000.00
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Repayment of Intercompany deposits from others financial institutions	(3,472.25)	(3,244.63)
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Proceeds from debt securities	10,500.00	-
Proceeds from issue of Equity Shares on preferential basis	-	5,429.56
Net cash generating from / (used in) financing activities (C)	20,800.07	5,159.72
Net increase / (decrease) in cash and cash equivalents (A+B+C)	3,166.81	667.42
Cash and cash equivalents at the beginning of the year	740.41	72.99
Cash and cash equivalents at the end of the year	3,907.22	740.41

For and on behalf of the Board
Unifinz Capital India Limited


New Delhi
Mahish Agarwal
Director
DIN: 09197754

Director
Place : New Delhi

Annexure A :

Disclosures required under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended March 31, 2026*

Key Financials Ratios

	As at March 31,2026	As at March 31,2025
Debt Equity Ratio (Note-1)	1.68	0.41
Debt Service Coverage Ratio	Not Applicable	Not Applicable
Interest Service Coverage Ratio	Not Applicable	Not Applicable
Total Debts to Total Assets (Note-2)	0.58	0.26
Net Worth (₹.in Lakhs) (Note-3)	15,422.69	7,567.93
Net Profit after tax (₹.in Lakhs)	8,714.24	2,005.58
Earnings per share (Basic)*	19.69	5.07
Earnings per share (Diluted)*	19.60	5.07
Outstanding redeemable Preference Shares	Not Applicable	Not Applicable
Capital Redemption Reserve (₹.in Lakhs)	Not Applicable	Not Applicable
Debenture Redemption Reserve (Rs. in Lakhs)	Not Applicable	Not Applicable
Current Ratio	Not Applicable	Not Applicable
Long Term Debt to Working Capital Ratio	Not Applicable	Not Applicable
Bad Debts to Accounts Receivables Ratio	Not Applicable	Not Applicable
Current Liability Ratio	Not Applicable	Not Applicable
Debtors Turnover Ratio	Not Applicable	Not Applicable
Inventory Turnover Ratio	Not Applicable	Not Applicable
Operating Margin (%)	Not Applicable	Not Applicable
Net Profit Margin (%) (Note-4)	17.03%	16.53%
Sector Specific Ratio		
(a) GNPA %	0.00%	1.35%
(b) NNPA %	0.00%	0.62%
(c) Capital to risk-weighted assets ratio(calculated as per RBI guidelines)	26.92%	52.48%

* Restated due to issuance of bonus shares

For and on behalf of the Board

FOR UNITED CAPITAL INDIA LIMITED



MANISH AGGARWAL

DIRECTOR

DIN: 09197754

DATE: 27.05.2026

PLACE: DELHI

27th May, 2026

To,

BSE Limited
Listing Department
Department of Corporate Services,
P. J. Towers, Dalal Street, Fort,
Mumbai: 400001

Scrip Code: 541358

Dear Sir/Madam,

Sub: Declaration regarding Auditor's Report with unmodified opinion for the Quarter and year ended on 31st March, 2026

Pursuant to Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 we, hereby confirm that M/s. R Gopal & Associates, Chartered Accountants (FRN: 000846C), the Statutory Auditors of the Company have issued their Audit Report with unmodified opinion on Audited Financial Results of the Company for the quarter and year ended 31st March, 2026.

Kindly take this declaration on your records.

Thanking You,

Yours faithfully,

For **UNIPINZ CAPITAL INDIA LIMITED**


VIJAY KUMAR SINGH
CHIEF FINANCIAL OFFICER

Annexure- C

27th May, 2026

To,

Our Values

BSE Limited

Listing Department
Department of Corporate Services,
P. J. Towers, Dalal Street, Fort,
Mumbai: 400001



Innovation

Scip Code: 541358

Dear Sir/Madam,

Sub: Disclosure of Statement of Deviation/ Variation as per Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

We wish to inform that Pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 read with the SEBI Circular No. CIR/CFD/CMDI/162/2019 dated December 24, 2019, we are hereby providing that there is no deviation or variation in utilization of fund raised through preferential issue. Accordingly, the statement of deviation confirming that there is no deviation or variation in the utilization of these proceeds duly reviewed by the Audit Committee of the Company, for the quarter and year ended 31st March, 2026 in its meeting held on 27th May, 2026 is attached herewith.

Kindly take the above information on record.

For **Unifinz Capital India Limited**

Unifinz Capital India Limited
Ritu Tomar
Ritu Tomar
Company Secretary and Compliance Officer



Unifinz Capital India Limited

Registered Office : Rajlok Building (Floor-5), 24, Nehru Place, New Delhi - 110 019

Corporate Office : MCT House (Floor-1), New Friends Colony, Near Sukhdev Vihar Metro Station, New Delhi - 110 025

CIN: L17111DL1982PLC013790 | +91-11-49953454 | +91-7373737316 | info@lendingplate.com | lendingplate.com | unifinz.in

Statement of Deviation / Variation in utilization of funds raised as per Regulation 32 of SEBI (LODR),2015

(in Crores)

Name of listed entity	Unifinz Capital India Limited	Unifinz Capital India Limited
Mode of Fund Raising	Issuance of Non-convertible Debentures on Private Placement Basis	Issuance of Non-convertible Debentures on Private Placement Basis
Date of Raising Funds	24.02.2026	18.03.2026
Amount Raised	75 Crore	30 Crore
Report filed for Quarter/half year ended	31.03.2026	31.03.2026
Monitoring Agency	Not applicable	Not applicable
Monitoring Agency Name, applicable	-	-
Is there a Deviation/ Variation use of funds raised	No	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	-	-
If Yes, Date of shareholder Approval	-	-
Explanation for the Deviation Variation	-	-
Comments of the Audit Committee after review	Not Comments	Not Comments
Comments of the auditors, if any	No Comments	No Comments
Objects for which funds have been raised and where there has been a deviation, in the following table	Not applicable	Not applicable

Unifinz Capital India Limited

 Company Secretary



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Sr no	Original Object	Modified Object, if any	Original Allocation (Rs. In Crores)	Modified allocation, if any	Funds Utilised (Rs. In Crores) *	Amount of Deviation /Variation for the quarter according to applicable object	Remarks if any
1	The funds raised by the Issue shall be utilized by the Issuer to finance the growth of the portfolio of the Issuer as is permitted for bank finance by the RBI and to augment the long term growth of the Issuer ("Purpose").	NA	75 Cr	0	75 Cr	Nil	-
2	The funds raised by the Issue shall be utilized by the Issuer to finance the growth of the portfolio of the Issuer as is permitted for bank finance by the RBI and to augment the long term growth of the Issuer ("Purpose").	NA	30 Cr	0	30 Cr	Nil	-

Note 1: During the 4th quarter ended 31st March, 2026, The Company had allotted 75,000 Secured, Rated, Listed, Redeemable, Non-Convertible Debentures having face value of ₹10,000/- each aggregating to ₹75 Crore on private placement basis on 24th February, 2026.

Note 2: During the 4th quarter ended 31st March, 2026, the Company had allotted 30,000 Secured, Rated, Listed, Redeemable, Non-Convertible Debentures having face value of ₹10,000/- each aggregating to ₹30 Crore on private placement basis on 18th March, 2026.

For **Unifinz Capital India Limited**

Unifinz Capital India Limited

Ritu Tomar Company Secretary

Company Secretary and Compliance Officer



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049

Phone : 011-41649623, 41649624, 41649626

Independent Auditor's Report on book values of assets and compliance with respect to all covenants as at March 31, 2026

To,
The Board of Directors,
Unifinz Capital India Limited
5th Floor, Rajlok building, 24, Nehru Place,
South Delhi, New Delhi-110019

We, R Gopal & Associates, Chartered Accountants, the statutory auditors of the Company, have been requested by the Company to examine the accompanying *Statement showing the Security Cover as per the terms of the Debenture Trust Deeds and compliance status of all covenants for listed, rated, senior, secured, transferable, redeemable, non-convertible debentures of the Company as at March 31, 2026* (the "Statement") (in Appendix-1 & Appendix-2) which has been prepared by the Company from the Board approved audited financial results, underlying books of account and other relevant records and documents maintained by the Company as at and for the year ended March 31, 2026, pursuant to the requirements of SEBI Master Circular for Debenture Trustees dated August 13, 2025 (the "SEBI Circular"), and has been initialed by us for identification purpose only.

This report is required by the Company for the purpose of submission with BSE Limited and Vardhman Trusteeship Pvt Ltd (the "Debenture Trustee") to ensure compliance with SEBI Circular in respect of listed, rated, senior, secured, transferable, redeemable, non-convertible debentures ("NCDs") issued by the Company.

Managements' Responsibility

1. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
2. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Circular and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"), and for providing all relevant information to the Debenture Trustee and for complying with all the covenants as prescribed in the Debenture Trust Deeds.

Auditor's Responsibility

3. It is our responsibility to provide a limited assurance and conclude as to whether the:
 - a. Book values of assets as included in the Statement are in agreement with the books of account underlying the audited financial results of the Company as at March 31, 2026.
 - b. Company is in compliance with all the covenants as mentioned in the Debenture Trust Deeds as at March 31, 2026.

4. We have audited the financial results of the Company for the period ended March 31, 2026, prepared by the Company pursuant to the requirements of Regulations 33 and 52 of the Listing Regulations, and issued an unmodified conclusion dated 27.05.2026. Our audit of such financial statements was conducted in accordance with the Standard on Auditing and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("ICAI").



Office at : *Kolkata *Jamshedpur *Bhubaneshwar *Rourkela *Ranchi

Website : www.rgopal.in, E-mail : sunil@rgopal.in | vikash@rgopal.in | sunilrga@gmail.com | vikashrga@gmail.com

5. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the ICAI (the "Guidance Note"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
6. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and other Assurance and Related Services Engagements, issued by the ICAI.

Opinion


7. Based on our examination and the procedures performed by us, and according to the information and explanations received and management representations obtained, nothing has come to our attention that causes us to believe that:
 - a. The book values of assets as included in the Statement are not in agreement with the books of account underlying the audited financial results of the Company as at March 31, 2026.
 - b. The Company is not in compliance with all covenants as mentioned in the Debenture Trust Deeds as at March 31, 2026.

Restriction on Use

8. Our obligations in respect of this report are entirely separate from, and our responsibility and liability is in no way changed by, any other role we may have as the statutory auditors of the Company or otherwise. Nothing in this report, nor anything said or done in the course of or in connection with the services that are the subject of this report, will extend any duty of care we may have in our capacity as the statutory auditors of the Company.
9. The report has been issued at the request of the Company, solely in connection with the purpose mentioned above and to be submitted with the accompanying Statement to the Exchanges and Debenture Trustee and is not to be used or referred to for any other person. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come. We have no responsibility to update this report for events and circumstances occurring after March 31, 2026.

**For R Gopal & Associates
Chartered Accountants
(FRN.: 000846C)**



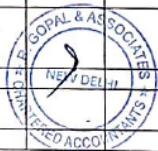

**CA Vikash Aggarwal
Partner
Membership No. 519574
UDIN No.: 26519574GDSCWV6623**

**Date: 27.05.2026
Place: New Delhi**

To,
Vardhman Trusteeship Pvt Ltd.
Debenture Trustee
Address: The Capital, A Wing, 412A,
Bandra Kurla Complex, Bandra (East)
Mumbai 400 051

Appendix 1

Annexure - I													Rs in Lakhs	
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (Includes debt for which this certificate is issued & other debt	Other assets on which there is pari- Passu charge (excluding items covered	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis		Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L +M+ N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value					Relating to Column F			
ASSETS														
Property, Plant and Equipment							122.95		122.95					
Capital Work-in- Progress														
Right of Use Assets							194.19		194.19					
Goodwill														
Intangible Assets							1.47		1.47					
Intangible Assets under Development														
Investments														
Loans (Net off Provision)		13,650.00	21,500.73				6,536.83		41,687.56		13,650.00			13,650.00
Inventories														



Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt	Other assets on which there is pari- Passu charge (excluding items covered	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis		Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/ No	with pari- passu charge) Book Value	in column F) Book Value								
Trade Receivables							44.39		44.39					
Cash and Cash Equivalents							3,907.22		3,907.22					
Bank Balances other than Cash and Cash Equivalents							4.48		4.48					
Others							1,966.09		1,966.09					
Total		13,650.00	21,500.73	-	-	-	12,777.62	-	47,928.35	-	13,650.00	-	-	13,650.00
LIABILITIES														
Debt securities to which this certificate pertains* (Net of EIR Rs (1705.39)	Non Convertible Debenture	8,900.63		No					8,900.63					
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt														
Borrowings														
Bank														
Debt Securities														
Others			18,712.91						18,712.91					



Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt	Other assets on which there is pari- Passu charge (excluding items covered	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis		Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/ No	with pari- passu charge)	in column F)	Book Value				Relating to Column F			
							2869.85		2,869.85					
							208.84		208.84					
							150.41		150.41					
							670.48		670.48					
		-	8,900.63	18,712.91	-	-	3,899.58	-	31,513.12					
	Cover on Book Value	1.53	1.15											
	Cover on Market Value ^{vii}													
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									



Appendix 2

To,
Vardhman Trusteeship Pvt Ltd.
Debenture Trustee
Address: The Capital, A Wing, 412A,
Bandra Kurla Complex, Bandra (East)
Mumbai 400 051

Statement of Compliance with all covenants as at March 31, 2026 pursuant to sub regulation 56 (1) (d) of SEBI (Listing Obligation and disclosure requirements) Regulation, 2015 and SEBI Master Circular for Debenture Trustees vide circular reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13th August, 2025.

Name of Listed Security	Date of Allotments	ISIN	Status of Covenants as on March 31 st 2026	
			Default interest	Payments
13% UCIL May,2027 listed, rated, senior, secured, transferable, redeemable, non-convertible debentures denominated	24 th February, 2026	INE926R07019	Interest 13% (thirteen percent) per annum (fixed), payable monthly on the Interest Payment Dates.	Principal payment is a bullet payment which is due on maturity date of NCD i.e., 24/05/2027.
			Default interest	Interest 13% (thirteen percent) per annum (fixed), payable monthly.
Payments	Principal payment is a bullet payment which is due on maturity date of NCD i.e., 24/05/2027.			
Default interest	Interest 13% (thirteen percent) per annum (fixed), payable monthly.			
13% UCIL May,2027 (Re-issuance under same ISIN) listed, rated, senior, secured, transferable, redeemable, non-convertible debentures denominated	18 th March,2026		Interest 13% (thirteen percent) per annum (fixed), payable monthly.	Principal payment is a bullet payment which is due on maturity date of NCD i.e., 24/05/2027.

Notes:

- With respect to the financial covenants specified in the Debenture Trust Deed & Key Information Document (KID), we hereby confirm that the Company has maintained the required security cover as per the terms of the offer document(s) on outstanding principal amount of the NCDs and interest due and payable thereon as at March 31, 2026. Further, during the period, interest due and payable has been paid on due date.
- With respect to the covenants other than those mentioned above, the Company has complied with all the other covenants including financial, non-financial affirmative, informative and negative covenants, as prescribed in the Debenture Trust Deed & KID as at March 31, 2026.

For R Gopal & Associates
Chartered Accountants
(FRN.: 000846C)



CA Vikash Aggarwal
Partner

Membership No. 519574
UDIN No.: 26519574GDSCWV6623

Date: 27.05.2026
Place: New Delhi