Ref. No.: LIFL/SLC/2026-27/25
Date: August 12, 2026

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001(Maharashtra)
Scrip Code: 544465, 975797, 977574

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East)
Mumbai-400051(Maharashtra)
Symbol: LAXMIINDIA

Subject: Outcome of Board Meeting held on Wednesday, August 12, 2026

Ref: Regulation 30, 33, 51 and 52 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Dear Sir/Ma'am,

This is to inform you that pursuant to the provisions of Regulation 30, 33, 51 and 52 read with Schedule III of the SEBI Listing Regulations, the Board of Directors ("Board") of Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited) ("the Company") at its meeting held today i.e. **Wednesday, August 12, 2026**, has *inter-alia*, transacted the following:

1. Approved the Unaudited Financial Results of the Company for the quarter ended on June 30, 2026 and took on record Limited Review Report thereon with unmodified opinion, duly reviewed by the Audit Committee.

   In relation to above, please find enclosed the following:

   i. Unaudited Financial Results of the Company for the quarter ended on June 30, 2026, along with Limited Review Report thereon, with unmodified opinion provided by M/s. S.C. Bapna & Associates, Statutory Auditors of the Company in compliance with Regulation 33 and Regulation 52 of the SEBI Listing Regulations.

   ii. Disclosures under Regulation 52(4) of the SEBI Listing Regulations.

   iii. Statements indicating the utilization of issue proceeds of Non-Convertible Securities and material deviations (if any) in the use of issue proceeds of Non-Convertible Securities from the objects of the issue pursuant to Regulation 52(7) and 52(7A) of the SEBI Listing Regulations read with SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, for the quarter ended on June 30, 2026.

   iv. Disclosure of Security Cover pursuant to Regulation 54(2) and 54(3) of the SEBI Listing Regulations in the format as specified by the Securities and Exchange Board of India vide Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025.

The extract of said Unaudited Financial Results along with a quick response code and the details of the webpage where complete Unaudited Financial Results of the Company can be accessed, would also be published in the newspapers in compliance with Regulation 47 of the SEBI Listing Regulations.

2. Approved the notice convening of 29th Annual General Meeting ("AGM") of the Company on Wednesday, September 16, 2026 at 04:30 P.M (IST), through Video Conferencing/ Other Audio-Visual Means and matters connected therewith.

LAXMI INDIA FINANCE LIMITED

Further, in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 and Code of conduct to regulate, monitor and report trading by designated persons and immediate relatives of designated persons ("the Code") adopted by the Company for Prevention of Insider Trading, the trading window for trading in the securities of the Company by the designated persons and their immediate relatives shall be open after 48 hours of declaration of Unaudited Financial Results of the Company for the quarter ended on June 30, 2026.

The above said Board Meeting commenced at **07:30 P.M.** and concluded at 09:15 **P.M.**

The above information is also being uploaded on the Company's website at: www.lifc.co.in.

We request you to kindly take on record the aforesaid information.

Thanking you,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

LAXMI INDIA FINANCE LIMITED

SOURABH MISHRA Digitally signed by SOURABH MISHRA Date: 2026.08.12 21:22:52 +05'30'

Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872

Encl.: As above

CC: -1) IDBI Trusteeship Services Limited Ground Floor, Universal Insurance Building, Sir Phirozshah Mehta Rd, Fort, Mumbai, Maharashtra 400001	**2) Acuite Ratings & Research Limited** A-812, The Capital, G-Block, BKC, Bandra (East), Mumbai – 400051	**3) Mitcon Credentia Trusteeship Services Limited** 1402/1403, 14th Floor, Dalamal Tower, B-Wing, Free Press Journal Marg, 211, Nariman Point, Mumbai – 400021

S.C. BAPNA& ASSOCIATES
CHARTERED ACCOUNTANTS

305, Lodha Supremus, Next to Lodha Eternis,
End of 11th Road, Off Mahakali Caves Road,
Near Hotel Tunga International, Andheri (East)
Mumbai – 400 069, Maharashtra
Phone: +917738007589
email: mumbai@scbapna.in,

Independent Auditors' Review Report on the unaudited Financial Results for the Quarter ended June 30, 2026, of Laxmi India Finance Limited, pursuant to Regulation 33 and Regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To The Board of Directors
Laxmi India Finance Limited

1. We have reviewed the accompanying Statement of unaudited financial results of Laxmi India Finance limited ("the Company") for the quarter ended 30th June 2026 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with regulation 63(2) of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended (the "Listing Regulations").

2. The Statement, which is the responsibility of the 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' (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 ("the Act"), the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time ("RBI guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 read with regulation 63(2) 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 statement is free of material misstatement. A review is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

S.C. Bapna & Associates Chartered Accountants
FRN:115649W
MUMBAI
JAIPUR
VODODARA

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the applicable accounting standards and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 read with regulation 63(2) of the Listing Regulations, 2015, as amended 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.

5. The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended on that date and the published unaudited year-to-date figures up to the third quarter ended December 31, 2025 prepared in accordance with the recognition and measurement principles laid down in accordance with Ind AS 34 "Interim Financial Reporting".

   Our conclusion on the Statement is not modified in respect of the above matter.

For S. C. Bapna & Associates
Chartered Accountants
Firm's Registration No.: 115649W

S.C. Bapna & Associates
FRN:115649W
MUMBAI
JAIPUR
VODODARA
Chartered Accountants

Deepika

Deepika Nalwaya
Partner
Membership No.: 407184
UDIN.: 26407184WJVOUL8833

Place: Jaipur
Date: 12.08.2026

Laxmi India Finance Limited
(Formerly Known as Laxmi India Finance Private Limited)
CIN: L65929RJ1996PLC073074
Regd Office : 2, DFL, Gopinath Marg, M.I. Road, Jaipur, 302001- Rajasthan, India
Email Id: info@lifc.in website: www.lifc.co.in Ph. No. 0141-4031166, 4033635

Statement of Financial Results for the Quarter ended June 30, 2026

Statement of Profit and Loss

(₹ in lakhs)

	Particulars	Quarter Ended			Year ended
		For Quarter ended June 30, 2026 (Unaudited)	For Quarter ended March 31, 2026 (Unaudited)	For Quarter ended June 30, 2025 (Unaudited)	For Year ended March 31, 2026 (Audited)
	Revenue from Operations				
	Interest Income	8,543.92	8,836.63	6,709.78	29,912.25
	Fees and commission Income	567.39	499.77	258.08	1,553.04
	Net Gain/(Loss) On Fair Value Changes	238.38	(51.95)	-	237.43
I	**Total Revenue from Operations**	**9,349.69**	**9,284.45**	**6,967.86**	**31,702.72**
II	Other Income	42.60	61.97	40.21	256.29
III	**Total Income (I+II)**	**9,392.29**	**9,346.42**	**7,008.07**	**31,959.01**
IV	**Expenses:**				
	Finance Costs	3,837.72	3,625.22	3,323.44	13,734.02
	Impairment on financial instruments	369.35	254.56	171.16	1,405.40
	Employee Benefits Expense	2,211.78	1,894.34	1,627.67	7,228.16
	Depreciation & Amortisation Expense	59.95	68.65	45.90	229.27
	Net Loss On Fair Value Changes	-	-	27.35	-
	Other Expenses	722.54	795.78	536.05	2,757.45
	Total Expenses (IV)	**7,201.34**	**6,638.55**	**5,731.57**	**25,354.30**
V	**Profit/(Loss) before Exceptional Items & Tax (III-IV)**	**2,190.95**	**2,707.87**	**1,276.50**	**6,604.71**
VI	**Exceptional Items**				-
VII	Profit/(Loss) Before Tax (V-VI)	**2,190.95**	**2,707.87**	**1,276.50**	**6,604.71**
VIII	**Tax Expense:**				
	Current Tax	745.19	536.35	487.43	1,983.89
	Deferred Tax	(211.50)	119.90	(188.43)	(359.95)
	Income Tax for Earlier Year	-	-	-	5.03
	Total Tax Expenses (VIII)	**533.69**	**656.24**	**299.00**	**1,628.97**
IX	**Profit/(loss) for the year (VII-VIII)**	**1,657.26**	**2,051.63**	**977.50**	**4,975.74**
X	**Other Comprehensive Income**				
	(A) Items that will not be reclassified to profit or loss				
	- Remeasurement Gains/(Losses) on Defined Benefit Plans	(18.94)	8.21	(16.42)	(10.89)
	- Income tax on above	4.77	(2.07)	4.13	2.74
	Subtotal(A)	(14.17)	6.15	(12.29)	(8.15)
	(B)Items that will be reclassified to profit or loss				
	Subtotal(B)	-	-	-	-
XI	**Total Other Comprehensive Income for the period (A+B)**	**(14.17)**	**6.15**	**(12.29)**	**(8.15)**
XII	**Total Comprehensive Income for the period (IX+XI)**	**1,643.08**	**2,057.78**	**965.22**	**4,967.59**
	Paid up Equity Share Capital	**2,619.65**	**2,613.39**	**2,090.72**	**2,613.39**
	Other Equity				**43,933.96**
XIII	**Earnings per Equity Share:***				
	Basic (in ₹)	3.17	4.06	2.34	10.20
	Diluted (in ₹)	3.16	4.05	2.34	10.20
	Nominal Value of Equity Shares	5.00	5.00	5.00	5.00

* Not annualized for the Quarter/half year

S.C. Bapna & Associates Chartered Accountants FRN:115649W MUMBAI JAIPUR VODODARA

LAXMI INDIA FINANCE LIMITED

Laxmi India Finance Limited
(Formerly Known as Laxmi India Finance Private Limited)

CIN: L65929RJ1996PLC073074

Regd Office : 2, DFL, Gopinath Marg, M.I. Road, Jaipur, 302001- Rajasthan, India

Email Id: info@lifc.in website: www.lifc.co.in Ph. No. 0141-4031166, 4033635

Notes:

1 The company has prepared unaudited financial results (the "Statement") in accordance with the recognition and measurement principles laid down in Indian Accounting Standard-34 Interim Financials Reporting as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, amended from time to time, and other accounting principles generally accepted in India, the circular, guidelines and directions issued by RBI from time to time and in compliance with the format prescribed under Regulation 33 and 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.

2 The above Financial Results has been reviewed and recommended by the Audit Committee at the meeting held on Aug 12, 2026 and thereafter approved by the Board of Directors at their meeting held on Aug 12, 2026 in accordance with the requirements of Regulation 33 and 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the quarter ended June 30, 2026 have been reviewed by the Statutory Auditors of the Company. Above results are being filed with the Bombay stock exchange ("BSE"), National stock exchange ("NSE") and are also available on the Company's website www.lifc.co.in.

The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures for the year full financial year and unaudited year to date upto end of third quarter of relevant financial year.

3 The Company operates in a single reportable segment i.e. lending to customers having similar risks and returns for the purpose of Ind AS 108 on "Operating Segments". The Company operates in a single geographic segment i.e. domestic.

4 The Reserve Bank of India has issued the Master Direction – Reserve Bank of India (Non-Banking Financial Company– Registration, Exemption and Framework for Scale Based Regulation) Directions, 2025 as amended. The Master Directions categorises NBFCs in Base Layer (NBFC-BL), Middle Layer (NBFC-ML), Upper Layer (NBFC-UL), Top Layer (NBFC-TL). The Company is categorised under "Middle Layer" pursuant to the Master Directions.

5 Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015) for the quarter ended June 30, 2026 is attached as Annexure.

6 All listed Non-Convertible Debentures of the Company are secured by first and exclusive charge on receivables of the Company by way of hypothecation to the extent of minimum 100% or higher of the amount outstanding as stated in Information Memorandum and key information document. Further, the Company has maintained asset cover as stated in the offer document which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.

7 The Company is not a large corporate as per the criteria given under SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 (as amended from time to time) and hence the disclosure in respect of said circular is not applicable.

8 Disclosure pursuant to the RBI circular-Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statement : Presentation & Disclosure) Direction 2025 dated Nov 28, 2025, as amended.

8.1 Company has not transferred loans not in default through assignment during the quarter ended June 30, 2026.

8.2 Company has not acquired loan in default through assignment during the quarter ended June 30, 2026.

8.3 Company has not acquired stressed loans during the period ended June 30, 2026.

8.4 Company has not transferred stressed loans during the year ended June 30, 2026.

9 During the quarter ended June 30, 2026, the Company has allotted 1,25,203 equity shares of face value of Rs. 5/- each, fully paid-up, to eligible employees upon the exercise of stock options granted under the Employee Stock Option Scheme (ESOP Scheme-2023). Consequent to this allotment, the paid-up equity share capital of the Company has increased from Rs. 2613.39 lacs to Rs. 2619.65 lacs.

10 During the quarter ended June 30, 2026, the Company introduced an employee stock option under its existing scheme titled "Laxmi India Finance Limited Employees Stock Option Scheme (ESOP) – 2023" for all eligible grantees.
Pursuant to the approved Scheme, the Company granted employee stock options during the quarter, with the grant date being May 12, 2026.

11 **Co- Lending**
The Company has entered into an agreement for Co-Lending, due to risk associate with such portfolio didn't derecognised loan portfolio from the loan books.
As per IGAAP, these asset are required to be derecognise proportionately.
As per Ind AS, the asset should not be derecognised untill and unless associated risk are not transferred entirely.
As per Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048 /2025-26 Dated on Nov 28, 2025, Company has not entered in any Co-lending Arrangement in Quarter ended June 30, 2026.

12 The figures for the previous periods have been regrouped/ rearranged wherever necessary to conform to current period presentation.

For and on behalf of Board of Directors of
Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

S.C. Bapna & Associates FRN:115649W MUMBAI JAIPUR VODODARA

LAXMI INDIA FINANCE LIMITED

Deepak Baid
Managing Director
DIN: 03373264

Place: Jaipur
Date: 12 Aug 2026

Date: August 12, 2026

To,
Listing Compliance Department
BSE Limited,
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai – 400 001 (Maharashtra)

Scrip Code: 975797, 977574

Sub: Submission of information as required under Regulation 52(4) of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("SEBI Listing Regulations") for the quarter ended on June 30, 2026

Dear Sir/Ma'am,

This is to inform you that the information as required to be given pursuant to the provisions of Regulation 52(4) of the SEBI Listing Regulations, is given along with the Unaudited Financial Results of the Company for the quarter ended on June 30, 2026, and its extract is given here as an **Annexure.**

We request you to kindly take on record the aforesaid information.

Thanking You,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

LAXMI INDIA FINANCE LIMITED

SOURABH MISHRA
Digitally signed by SOURABH MISHRA
Date: 2026.08.12 21:23:23 +05'30'

Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872

Encl.: As above

Information required under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and for the quarter ended on June 30, 2026:

S. N.	Particulars	Details
a.	**Debt Equity Ratio:** (Debt securities+Borrowings(other than debt securities)+Subordinated liability)/(Net Worth)	3.10
b.	**Debt service coverage ratio**	Not Applicable
c.	**Interest service coverage ratio**	Not Applicable
d.	**Outstanding redeemable preference shares** (quantity and value)	Not Applicable
e.	**Capital redemption reserve/ Debenture Redemption Reserve**	Not Applicable (According to Rule 18(7)(b)(iv)(A) of the Companies (Share Capital and Debentures) Rules,2014, as amended, no Debenture Redemption Reserve(DRR) is required to be created in the case of privately placed debentures issued by the Company)
f.	**Net worth (Rs. In Lacs) :** (Equity share capital + other equity- deferred expenses)	48212.34
g.	**Net Profit after tax (including OCI net of tax) (Rs. In Lacs)**	1643.08
h.	**Earnings per share**	
	a. Basic Earning per Share	3.17
	b. Diluted Earning per Share	3.16
i.	**Current Ratio**	Not Applicable
j.	**Long term debt to working capital**	Not Applicable
k.	**Bad debts to Account receivable ratio**	Not Applicable
l.	**Current liability ratio**	Not Applicable
m.	**Total debts to total assets (in %)**	**74.93%**
n.	**Debtor's turnover**	Not Applicable
o.	**Inventory turnover**	Not Applicable
p.	**Operating margin (%)**	Not Applicable

q.	**Net profit margin (%)**	17.49%
r.	**Sector specific equivalent ratios:**	
	a. Gross Stage-3 Asset(%)	2.08%
	b. Net Stage-3 Asset(%)	0.94%
	c. CRAR(%)	25.32%
	d. Liquidity Coverage Ratio:	Not Applicable

Note : Other ratios / disclosures such as debt service coverage ratio, interest service coverage ratio, outstanding redeemable preference shares (quantity and value), current ratio, capital redemption reserve, debenture redemption reserve, long term debt to working capital, bad debts to account receivable ratio, current liability ratio, debtors turnover, inventory turnover and operating margin(%) are not applicable/ relevant to the Company and hence not disclosed.

For and on Behalf of the Board of Directors of
Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

S.C. Bapna & Associates Chartered Accountants FRN:115649W MUMBAI JAIPUR VODODARA

LAXMI INDIA FINANCE LIMITED

Place: Jaipur
Date: 12 Aug 2026

Deepak Baid
Managing Director
DIN: 03373264

Date: August 12, 2026

To,
Listing Compliance Department
BSE Limited,
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai – 400 001 (Maharashtra)

Scrip Code: 975797, 977574

Sub: Statement indicating the Utilization of the issue proceeds of Non-Convertible Securities under Regulation 52(7) and a Statement disclosing material deviation/variation (if any) in the use of issue proceeds of Non-Convertible Securities from the objects of the issue under Regulation 52(7A) of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Dear Sir/Ma'am,

Pursuant to Regulation 52(7) and 52(7A) of the SEBI Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, we are furnishing herewith the statement indicating the utilization of the issue proceeds of Non-Convertible Securities along with a statement disclosing of material deviation/variation (if any) in the use of issue proceeds of Non-Convertible Securities from the objects stated in the offer documents of Non-Convertible Securities issued by the Company for the quarter ended on June 30, 2026.

The aforesaid statements have been enclosed as an **Annexure-I.**

We request you to kindly take on record the aforesaid information.

Thanking You.

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

LAXMI INDIA FINANCE LIMITED

Mishra

SOURABH MISHRA
Digitally signed by SOURABH MISHRA
Date: 2026.08.12 21:23:39 +05'30'

Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872

Encl: As above

Annexure-I

Disclosure pursuant to Regulation 52(7) and 52(7A) of the SEBI Listing Regulations

A. Statement of Utilization of issue proceeds:

Name of the issuer	ISIN	Mode of fund raising (Public issues/Private Placement)	Type of Instrument	Date of raising Funds	Amount Raised (in Rs.)	Funds Utilized (in Rs.)	Any Deviation (Yes/No)	If 8 is Yes, Then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited)	NA	NA	NA	NA	NA	NA	No	NA	NA

B. Statement of deviation/ variation in the use of Issue proceeds

Particulars	Remarks
Name of listed entity	Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited)
Mode of fund raising	NA
Type of instrument	NA
Date of raising funds	NA
Amount raised (in crores)	NA
Report filed for quarter ended	June 30, 2026
Is there a deviation/ variation in use of funds raised?	NA
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	None
Comments of the auditors, if any	None

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation (Rs. in Crores)	Modified allocation, if any	Funds utilized (Rs. in Crores)	Amount of deviation/variation for the quarter according to applicable object (in Rs. Crore and in %)	Remarks, if any
NA						

Deviation could mean:

LAXMI INDIA FINANCE LIMITED

a. Deviation in the objects or purposes for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed.
For Laxmi India Finance Limited (Formerly known as Laxmi India Finance Private Limited) LAXMI INDIA FINANCE LIMITED Name of signatory: Sourabh Mishra Designation: Company Secretary & Chief Compliance Officer M. No.: A51872 Date: August 12, 2026

LAXMI INDIA FINANCE LIMITED
(Formerly Known as Laxmi India Finance Private Limited)

Date: August 12, 2026

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001 (Maharashtra)

Scrip Code: 975797, 977574

Subject: Disclosure of Security Cover of Non-Convertible Debt Securities as per Regulation 54(2) and 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Dear Sir/Madam,

Pursuant to the provisions of Regulation 54(2) and 54(3) of the SEBI Listing Regulations, please find enclosed herewith the Security Cover Certificate for the period ended on June 30, 2026 in the format as specified by the Securities and Exchange Board of India vide Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, as issued by the Statutory Auditors of the Company.

We request you to kindly take the same on record.

Thanking You,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

LAXMI INDIA FINANCE LIMITED

SOURABH MISHRA Digitally signed by SOURABH MISHRA Date: 2026.08.12 21:23:57 +05'30'

Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872

Encl.: As above

Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India
18001217747 8265826531 0141-4031166 CIN: L65929RJ1996PLC073074
www.lifc.co.in info@lifc.in, customerhelpdesk@lifc.in

S.C. BAPNA& ASSOCIATES
CHARTERED ACCOUNTANTS

305, Lodha Supremus, Next to Lodha Eternis,
End of 11th Road, Off Mahakali Caves Road,
Near Hotel Tunga International, Andheri (East)
Mumbai – 400 069, Maharashtra
Phone:917738007589 email: mumbai@scbapna.in

Certificate on Statement of Asset Cover and Compliance with Relevant Covenants in Respect of Listed Non-Convertible Debentures for the Period Ended June 30, 2026.

To
The Board of Directors
Laxmi India Finance Limited
2, DFL Tower, Gopinath Marg,
M.I. Road, Jaipur

1. We, S.C. Bapna & Associates, Chartered Accountants, Statutory Auditors of Laxmi India Finance Limited (the "Company"), have been requested by the Management of the Company to certify the book value of assets charged against the listed Secured Non-Convertible Debentures (NCDs) ("listed debt securities") issued by the Company mentioned in the accompanying "Statement of assets cover as on June 30, 2026" enclosed as Appendix-1 (the "Statement") and compliance with covenants / terms of issue in respect of listed debt securities of the Company as mentioned in the accompanying "Statement of assets cover and compliance with covenants as on June 30, 2026" ("Annexure A") for submission to the Securities and Exchange Board of India ("SEBI") pursuant to Regulation 54 and 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended vide circular no. SEBI/HO/DDHS-PoD1/P/CIR/2025/117 dated August 13, 2025, and to Debenture Trustees of the listed debt securities pursuant to Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time, (together referred to as the "Regulations"). The Statement and Annexure A have been stamped by us for identification purposes only.

Responsibility of Management

2. The preparation of the accompanying Statement and Annexure A from the unaudited books of account, unaudited financial results of the Company for the Quarter ended June 30, 2026 and other relevant records and documents is solely 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 designing, implementing, and maintaining 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.

3. The Management is also responsible for maintenance of asset cover and compliance with all the covenants of the respective Offer Document / Information Memorandum / Debenture Trust deeds in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement and Annexure A.

S.C. Bapna & Associates FRN:115649W MUMBAI JAIPUR VADODARA Chartered Accountants

S.C. BAPNA& ASSOCIATES
CHARTERED ACCOUNTANTS

CA INDIA

305, Lodha Supremus, Next to Lodha Eternis,
End of 11th Road, Off Mahakali Caves Road,
Near Hotel Tunga International, Andheri (East)
Mumbai – 400 069, Maharashtra
Phone:917738007589 email: mumbai@scbapna.in

4. Further, the Company's management is responsible for completeness and accuracy of the security cover and financial covenants as mentioned in the respective Offer documents / Information memorandum and Debenture Trust deeds

Auditor's Responsibility

5. Pursuant to the requirements of the SEBI regulations, it is our responsibility to provide reasonable assurance in form of conclusion that particulars contained in the Statement are in agreement with the unaudited financial results for the Quarter ended June 30, 2026, books of account and other relevant records and documents maintained by the Company as to whether:

   i. The particulars contained in the aforesaid statement with respect to book value of asset charged against listed debt securities issued by the Company are in agreement with the unaudited books of accounts, unaudited financial results for the Quarter ended June 30, 2026, and other relevant records and documents maintained by the Company and.

   ii. The Company has complied with covenants / terms of the issue in respect of listed debt securities of the Company as mentioned in the accompanying Annexure A. This does not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer documents / Information memorandum and Debenture Trust deeds.

6. We have reviewed the financial results of the Company for the Quarter ended June 30, 2026, prepared by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

7. We have reviewed the financial results of the Company for the Quarter ended June 30, 2026, on which we issued an unmodified audit opinion vide our Audit report dated 12-08-2026 We have conducted our Audit in accordance with the Standard on auditing issued by Ministry of Corporate Affairs (MCA) and other authoritative pronouncements issued by The Institute of Chartered Accountants of India (ICAI).

8. Those Standards require that we plan and perform the audit to obtain moderate assurance as to whether the financial results are free of material misstatement. Our Audit was not planned and performed in connection with any transactions to identify matters that may be of potential interest to third parties.

9. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

S.C. Bapna & Associates Chartered Accountants FRN:115649W MUMBAI JAIPUR VODODARA

10. 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 results, and Other Assurance and Related Services Engagements.

Conclusion

11. Based on our examination as above and according to the information, explanation and representations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:

    i. The particulars contained in the aforesaid Statement with respect to book value of asset charged against listed debt securities issued by the Company are not in agreement with the reviewed books of accounts, reviewed financial results for the Quarter ended June 30, 2026 and other relevant records and documents maintained by the Company and;

    ii. The Company has not complied with covenants / terms of the issue in respect of listed debt securities of the Company as mentioned in the accompanying Annexure A.

Restriction on Use

12. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees and SEBI in accordance with the Regulations and should not be used for any other purpose. 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 without our prior consent in writing.

13. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

For S.C Bapna & Associates
Chartered Accountants
Firm's Registration No.: 115649W
Deepika
Deepika Nalwaya
Partner
Membership No. 407184
UDIN: 26407184BTPMNU4483
Date: 12-08-2026
Place: Jaipur
Encl. **Appendix-1** and **Annexure-A**.

S.C. Bapna & Associates FRN:115649W MUMBAI JAIPUR VODODARA Chartered Accountants

S.C. BAPNA& ASSOCIATES
CHARTERED ACCOUNTANTS

CA INDIA

305, Lodha Supremus, Next to Lodha Eternis,
End of 11th Road, Off Mahakali Caves Road,
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Annexure A

Statement Of Asset Cover and Compliance with Covenants for The Period Ended June 30, 2026

[Asset Cover in Respect of Listed Debt Securities of the Listed Entity Under SEBI Circular SEBI/HO/DDHS-Pod1/P/CIR/2025/117 Dated August 13, 2025]

We hereby certify that:

A. The Listed Entity i.e., **Laxmi India Finance Limited** ('the Company') has vide its Board Resolutions, Information Memorandums / Offer Documents and under various Debenture Trust Deeds, issued the listed debt securities (Non-Convertible Debentures/ NCD's) and the amount outstanding as at June 30, 2026 is Rs. **55.05 crores (**Rs. 9.96 Crores against ISIN INE06WU07064 & Rs. 45.09 Crores against INE06WU07072**)** which includes accrued interest and EIR impact and as per **Exhibit 1.**

B. Assets Cover for Secured Debt Securities

i. The financial results as on June 30, 2026, have been extracted from the unaudited books of account, unaudited financial results for the Quarter ended June 30, 2026, and other relevant records and documents maintained by the Company.

ii. The Company maintains an asset cover of 1.10x or such higher asset cover required as per the terms of offer document/Information Memorandum. The details for security cover as per format prescribed by the SEBI vide circular dated 13 August 2025 is enclosed.

C. Compliance of all the Covenants / Terms of the Issue in Respect of Listed Debt Securities of the Listed Entity

We have examined the compliances made by the listed entity in respect of the following covenants/ terms of the issue of the listed debt securities (NCDs) and certify that such covenants/ terms of the issue have been complied by the listed entity:

1. Maintain 1.10x asset cover or more as per the terms of Offer Document/ Information memorandum and / or Debenture Trust Deed on total principal amount outstanding for the NCDs as on June 30, 2026.

2. Other covenants specified in Offer document/ Information Memorandum and / or Debenture Trust Deed in respect of outstanding NCDs as on June 30, 2026.

Bapna & Associates
FRN:115649W
MUMBAI

Notes:

I. This Statement is prepared in accordance with the SEBI Circular dated August 13, 2025, bearing reference number SEBI/HO/DDHS-PoD1/P/CIR/2025/117.

II. Other than that, stated above, there is no financial covenant specified in the Offer Document/ Information memorandum of the listed non-convertible debt securities that the Company needs to comply with.

III. The assets offered as security are loans given by the Company and hence not eligible for market valuations.

Exhibit 1

S.no	ISIN	Facility	Mode of Issue	Type of Charge	Outstanding Amount as on 30th June 2026 (Rs. in Cr)
1.	INE06WU07064	Listed NCD	Private Placement	Secured	9.96*
2.	INE06WU07072	Listed NCD	Private Placement	Secured	45.09*

*Includes accrued interest and EIR impact

Place: Jaipur
Date: 12-08-2026

S.C. Bapna & Associates FRN:115649W MUMBAI JAIPUR VODODARA Chartered Accountants

For Laxmi India Finance Limited

LAXMI INDIA FINANCE LIMITED

(Director)

Appendix-1: Security cover certificate as on 30th June 2026 as per regulation of SEBI Listing Obligation & Disclosure Requirement, 2015 (as amended)
(All Amount in lakhs, except as stated otherwise)

Appendix-1

Column A	Column B	Column C(i)	Column D(ii)	Column E(iii)	Column F(iv)	Column G(v)	Column H(vi)	Column H 1	Column I (vii)	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		E	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				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assts shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt not backed by any assets offered as security(Clause 1.9 of SEBI DT master Circular dated August 13, 2025.	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 (for Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable applicable (For Eg. Bank Balance, DSRA market value is	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	-	-	-	NO	-	-	1722.66		-	1722.66	-	-	-	-	-
Capital Work-in-Progress	-	-	-	NO	-	-	-		-	0.00	-	-	-	-	-
Right of Use Assets/other non financial assets	-	-	-	NO	-	-	-		-	0.00	-	-	-	-	-
GoodWill	-	-	-	NO	-	-	-		-	0.00	-	-	-	-	-
Intangible Assets	-	-	-	NO	-	-	7.70		-	7.70	-	-	-	-	-
Intangible Assets Under Development	-	-	-	NO	-	-	1.25		-	1.25	-	-	-	-	-
Investments	-	-	-	NO	-	-	15756.25		-	15756.25	-	-	-	-	-
Loans (Net of Provision)		6153.28	132668.65	NO			19667.73			158489.67					
Inventories		-	-	NO	-	-	-		-	0.00	-	-	-	-	-
Trade Receivables		-	-	NO	-	-	-		-	0.00	-	-	-	-	-
Cash and Cash Equivalents		-	-	NO	-	-	13288.16		-	13288.16	-	-	-	-	-
Bank Balance other than Cash and Cash Equivalents		-	7,770.27	NO	-	-	220.57		-	7990.83	-	-	-	-	-
Other		-	-	NO	-	-	2494.22		-	2494.22	-	-	-	-	-
Total		6153.28	140438.92		-	-	53158.54		-	199750.74	-	-	-	-	-
LIABILITIES															
Debt Securities to which this certificate pertains		5504.72			-	-			-	5504.72	-	5,504.72	-	-	5,504.72
Other debt sharing pari-passu charge with above debt					-	-	-		-	0.00		-	-	-	-
Other debt			-		-	-	-		-	0.00	-	-	-	-	-
Borrowings Bank			79821.05				24,799.16		-	104620.20	-	-	-	-	-
Debt Securities							-		-	0.00	-	-	-	-	-
Others			33818.69				2,537.44	3,197.62	-	39553.75	-	-	-	-	-
Trade payables			-		-	-	114.73		-	114.73	-	-	-	-	-
Lease Liabilities			-		-	-	257.41		-	257.41	-	-	-	-	-
Provisions			-		-	-	307.46		-	307.46	-	-	-	-	-
Others			-		-	-	1113.05		-	1113.05	-	-	-	-	-
Total		5504.72	113639.74		-	-	29129.25	3197.62	-	151471.32	-	5,504.72	-	-	5,504.72
Cover on Book Value		1.12	1.24									0.00			0.00
Cover on Market Value															
Exclusive Security Cover Ratio	Exclusive Security Cover Ratio	1.12	1.24												

Note 1: The details of the loans/ receivables in the table above have been provided based on its carrying value/ book value in accordance with the SEBI Master Circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117/ dated August 13, 2025.

ii. All the Covenants/terms as mentioned in the offer document/ information memorandum for listed non-convertible debentures issued by the company which are outstanding as on March 31, 2026 has been complied with.

LAXMI INDIA FINANCE LIMITED