CAPITALINDIA
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Ref. No.: CIFL/SE/2026-27/53

Friday, November 6, 2026

To
The Manager-Listing
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

BSE Scrip Code: 530879
Debt Scrip Code: 976963, 9782403

The Manager-Listing
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra (E) Mumbai - 400 051

NSE Symbol: CIFL

Sub.: **Press Release by Capital India Finance Limited – Disclosure pursuant to Regulations 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/ Madam,

Pursuant to Regulations 30 and 51, read with Schedule III to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**") and other applicable provisions, circulars and guidelines issued by the Securities and Exchange Board of India from time to time, please find enclosed herewith a copy of the Press Release titled **"Capital India Finance Reports Strong H1 FY27 Growth; Disbursements Rise 39%, AUM Grows 25% and Interest Income Increases 47%"**

The same shall also be made available on the website of the Company.

You are requested to kindly take the above on record.

Thanking You
For **Capital India Finance Limited**

HITESH KUMAR
Digitally signed by HITESH KUMAR
Date: 2026.11.06 18:49:36 +05'30'

Hitesh Kumar
Company Secretary & Compliance Officer
M. No.: A37857

Encl.: as above

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PRESS RELEASE

Capital India Finance Reports Strong H1 FY27 Growth; Disbursements Rise 39%, AUM Grows 25% and Interest Income Increases 47%

Mumbai, November 6, 2026: Capital India Finance Limited (CIFL), a listed NBFC focused on MSME lending (BSE: 530879 | NSE: CIFL), reported strong operating growth for the half year ended September 30, 2026.

Disbursements increased 39% year-on-year to ₹386.68 crore, while Assets Under Management (AUM) grew 25% to ₹1,284.13 crore. Interest income increased 47% year-on-year to ₹119.01 crore, reflecting the growing scale of the Company's core lending operations.

Total standalone income increased 44% year-on-year to ₹145.32 crore, while Profit After Tax (PAT) stood at ₹7.71 crore.

Key Performance Highlights – Standalone

- **AUM:** ₹1,284.13 crore as of September 30, 2026, registering 25% year-on-year growth.
- **Disbursements:** ₹386.68 crore during H1 FY27, up 39% year-on-year, reflecting improving business momentum and deeper market penetration.
- **Interest Income:** ₹119.01 crore, registering 47% year-on-year growth.
- **Total Income:** ₹145.32 crore, up 44% year-on-year.
- **Profit After Tax:** ₹7.71 crore for H1 FY27.
- **Asset Quality:** Gross NPA stood at 2.89% and Net NPA at 1.65% as of September 30, 2026, with asset quality improving sequentially during Q2 FY27 compared to Q1 FY27.
- **Capital Adequacy:** CAR remained strong at 40.77%, providing significant headroom to support future growth.
- **Distribution Network:** 46 branches across nine states, supported by an expanded leadership team and employee base.
- **Liability Franchise:** Continued diversification of funding sources, supported by participation from existing and new lenders and access to the capital markets through an NCD issuance.

Management Commentary

Mr. Surender Rana, Executive Vice Chairman, Capital India Finance Limited, said:

“The MSME sector continues to present significant opportunities for responsible and sustainable credit growth. At Capital India, our priority is to build a strong, well-capitalised lending institution supported by disciplined risk management, sound governance and a diversified funding franchise.

The Company's growing distribution network, strengthened leadership capabilities and strategic focus on core lending provide a solid foundation for long-term growth. We remain committed to building an institution that balances growth ambitions with financial prudence and creates sustainable value for all stakeholders.”

Mr. Pinank Shah, Chief Executive Officer, Capital India Finance Limited, commented:

"The foundation we have laid over the past few quarters through investments in distribution, people and technology has started delivering results, reflected in the strong growth in disbursements, AUM and interest income during H1 FY27.

We are also encouraged by the improvement in asset quality during Q2 compared to Q1. Going forward, our focus remains on driving higher productivity, improving operating efficiencies and sustaining profitable growth, while maintaining disciplined underwriting and robust asset quality.

With a strong capital position and an expanding liability franchise, we remain confident of building a scalable and sustainable MSME lending business."

Strategic Developments

During August 2026, the Company approved the transfer of certain assets of its foreign exchange division, operating under the RemitX brand, subject to fulfilment of the terms of the agreement.

Following the divestment of Capital India Home Loans Limited in FY26, this proposed transaction is another step towards simplifying the Company's business portfolio and sharpening its focus on core MSME lending operations.

RapiPay Fintech Private Limited – Material Subsidiary

For the half year ended September 30, 2026:

- Total Revenue: ₹133.25 crore
- Loss After Tax: ₹18.34 crore

Consolidated Financial Performance

For the half year ended September 30, 2026:

- Total Revenue: ₹256.61 crore
- Loss After Tax: ₹11.77 crore

About Capital India Finance Limited

Capital India Finance Limited is a listed, Middle Layer, non-deposit-taking NBFC focused on providing secured MSME and retail lending solutions. The Company offers customised credit solutions to micro, small and medium enterprises, professionals and retail customers through a phygital model supported by local market expertise and disciplined underwriting.

With 46 branches across nine states, CIFL serves the financing needs of customers across India's MSME and retail markets.

For more information, please visit: www.capitalindia.com

Safe Harbour Statement

This release may contain forward-looking statements based on current expectations, estimates and projections. Actual results may differ materially due to risks and uncertainties. CIFL undertakes no obligation to revise or update these statements.