Date: 13th November, 2026

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

SCRIP CODE: 544542
ISIN: INE0W5Q01017

Sub: Regulation 32 - Statement of Deviation or Variation in utilisation of funds raised through Initial Public Offer ('IPO'), for half year ended September 30, 2026

Dear Sir/Madam,

Pursuant to Regulation 32 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, we are enclosing herewith the Statement of Deviation or Variation in the utilisation of funds raised through the Initial Public Offer (IPO) for the half year ended September 30, 2026, duly reviewed by the Audit Committee in its meeting held on November 13, 2026.

We hereby confirm that there is no deviation or variation in the utilisation of funds raised through Initial Public Offer (IPO).

You are requested to kindly take the same on record.

Thanking you,

For Justo Realfintech Limited
(Formerly known as Justo Realfintech Private Limited)

Puspamitra Das
Digitally signed by Puspamitra Das
Date: 2026.11.13 20:18:53 +05'30'

Puspamitra Das
Chairman and Managing Director
DIN: 01643973

Statement of Deviation/Variation in utilisation of funds raised through the Initial Public Offer (IPO)

Name of the listed entity	Justo Realfintech Limited
Mode of Fund Raising	Initial Public Offer (IPO)
Date of Raising Funds	23 September 2025 to 26 September 2025
Amount Raised	Rs. 63 Crores
Report filed for Quarter ended	September 30, 2026
Monitoring Agency	No, but appointed voluntarily
Monitoring Agency Name, if applicable	Brickwork Ratings India Private Limited
Is there a Deviation / Variation in use of funds raised	Not Applicable
If Yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable

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

Original Objects	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. Utiliization towards working capital requirements of our Company	N.A.	36.50	No	37.12*	N.A.	N.A
2. Funding investment in IT infrastructure and development of technological platform	N.A.	6.30	No	2.00	N.A	N.A
3. Repayment of a portion of certain outstanding borrowings availed	N.A.	5.00	No	5.00	N.A	N.A

by our Company						
4. General Corporate Purposes	N.A.	8.34	No	8.33	N.A	N.A.
5. Issue Expenses	N.A.	6.86	No	6.84	N.A.	N.A.
Total	-	63	-	59.29	N.A.	-

*Excess expenditure has been utilized against Interest earned on Fixed Deposits which were created out of the proceeds of the IPO.

Deviation or variation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised or
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.