

31st October, 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 Saturday, 31st October, 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. Saturday, 31st October, 2026 through video conferencing ("VC"), inter alia, has discussed and taken the following decisions:

1. Considered and Approved the Limited Reviewed Financial results for the Second Quarter and Half Year ended on September 30, 2026, enclosed as **Annexure- A**.

We hereby declare that, the Statutory Auditors of the Company M/s. R Gopal & Associates, Chartered Accountants, have issued a limited review Report on Financial results for the Second Quarter and Half Year ended September 30, 2026. 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 September 30,2026 (the "Statement") (in Appendix-1 & Appendix-2),

2. Considered and took note of the disclosure under the Reg. 52(7) and 52(7A) statement for material deviation in the use of proceeds for the second quarter and half year ended September 30, 2026 of SEBI (LODR) Regulations, 2015 of the company, enclosed as **Annexure- B**.
3. The extract from the said unaudited 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 unaudited financial results are also being uploaded on the Company's website www.unifinz.in as required under Regulation 46 of the Listing Regulations.

Our Values



Innovation



Trust



Growth



Integrity



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

The Board Meeting commenced at 04:10 P.M. and concluded at 05:16 P.M

Kindly take the above information on record and oblige.

Thanking You,

For **Unifinz Capital India Limited**

RITU TOMAR

Digitally signed by RITU
TOMAR
Date: 2026.10.31 18:58:02
+05'30'

Ritu Tomar
Company Secretary & 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 Review Report on the Quarterly and year to date Unaudited Financial Results of the Company Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

**Review Report to
The Board of Directors
Unifinz Capital India Limited**

1. We have reviewed the accompanying statement of unaudited financial results of Unifinz Capital India Limited for the quarter ended 30th September, 2026 and year to date from April 01, 2026 to September 30, 2026 ("the Statement") attached herewith, being submitted by the company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the listing regulations").
2. The Company's Management is responsible for the preparation of the statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the companies Act, 2013 as amended, read with relevant rules issued there under and other accounting principles generally accepted in India read with the Circular. The Statement has been approved by the company's Board of Directors. Our responsibility is to express a conclusion on the statement based on our view.
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 of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

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

Vikash
Vikash Aggarwal
Partner
Membership No. 519574
UDIN: 26519574UIRWVC3873



Place: New Delhi
Date: 31.10.2026

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

Unifinz Capital India Limited							
CIN: L17111DL1982PLC013790							
5th Floor, Rajlok building, 24, Nehru Place, South Delhi, New Delhi-110019							
Statement of Unaudited financial results for the quarter and half year ended September 30, 2026							
Particulars		Quarter Ended			Half year ended		(Rs. In lakhs)
		September 30, 2026	September 30, 2025	June 30, 2026	September 30, 2026	September 30, 2025	March 31, 2026
1	Income	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(a)	Revenue from Operations						
	Interest Income	20,859.02	12,908.66	17,137.99	37,997.01	21,197.76	51,090.21
	Fee and commission income	2,490.04	-	884.88	3,374.93	-	55.25
	Net gain/(loss) on fair value changes	16.78	(1.19)	(1.42)	15.35	8.35	11.50
	Total Revenue from Operations	23,365.84	12,907.47	18,021.45	41,387.29	21,206.11	51,156.96
(b)	Other Income	15.42	2.82	12.30	27.72	4.19	15.86
	Total Income	23,381.26	12,910.29	18,033.75	41,415.01	21,210.30	51,172.82
2	Expenses						
(a)	Finance costs	2,836.73	862.19	2,347.64	5,184.37	1,210.18	3,547.88
(b)	Fees and commission expense	218.05	148.32	227.57	445.62	228.80	799.80
(c)	Impairment of financial assets	12,512.15	4,608.35	8,321.49	20,833.64	7,268.99	18,768.56
(d)	Employee benefit expenses	1,875.89	593.25	1,707.09	3,582.98	1,156.18	2,765.11
(e)	Depreciation and amortisation expenses	77.62	19.51	46.53	124.15	37.88	91.94
(f)	Other expenses	3,827.22	3,376.81	3,061.23	6,888.45	5,768.42	13,466.28
	Total Expenses	21,347.66	9,608.43	15,711.55	37,059.21	15,670.45	39,439.57
3	Profit before tax (1-2)	2,033.60	3,301.86	2,322.20	4,355.80	5,539.85	11,733.25
4	Tax Expense						
(a)	Current Tax	1,007.00	1,413.64	942.68	1,949.68	2,332.92	3,813.25
(b)	Deferred Tax	(481.56)	(548.41)	(355.69)	(837.25)	(911.17)	(806.96)
(c)	Tax for earlier years	-	31.95	-	-	31.95	12.72
	Total tax expense	525.44	897.18	586.99	1,112.43	1,453.70	3,019.01
5	Profit after tax (3-4)	1,508.16	2,404.68	1,735.21	3,243.37	4,086.15	8,714.24
6	Items that will not be reclassified subsequently to profit or loss						
	(i) Remeasurement of the net defined benefit liability / asset	(0.61)	(4.14)	(0.61)	(1.22)	(4.14)	(2.44)
	Income tax related to items that will not be reclassified to profit or loss	0.15	1.04	0.15	0.31	1.04	0.61
	Total other comprehensive income (net of tax)	(0.46)	(3.10)	(0.46)	(0.91)	(3.10)	(1.83)
7	Total comprehensive income for the year (5+6)	1,507.70	2,401.58	1,734.75	3,242.46	4,083.05	8,712.41
8	Paid up equity share capital (face value of Rs. 10)	4,426.81	885.36	4,426.81	4,426.81	885.36	4,426.81
9	Reserves						11,988.42
10	Earning per share (not annualised except March)						
	Basic EPS	3.41	5.43	3.92	7.33	9.23	19.69
	Diluted EPS	3.12	5.43	3.59	6.72	9.23	19.60
See accompanying note to the financial results							
1.	The above unaudited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on 31st October, 2026.						
2.	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.						
3.	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.						
4.	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.						
5.	During the quarter ended 30 September 2026, the Company issued Secured Rated Listed Redeemable Non Convertible Debenture aggregating to Rs. 15000 lakhs (Half year ended Rs. 30790 lakhs) through private placement. The said NCDs are listed on BSE Limited.						
6.	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".						

7	Subsequent to the quarter and half year ended September 30, 2026, the Company was the target of two cyber fraud incidents on October 21, 2026, and October 23, 2026 in which amounts of Rs 7.69 crore and Rs 7.27 crore, aggregating Rs 14.96 crore, were lost from the Company's own funds. The Company has filed the necessary complaints and has informed the stock exchange. An amount of approximately Rs. 2.5 crore has been placed under lien. No unauthorised transaction or loss was identified on or before 30 September 2026. The incidents are non-adjusting events after the reporting period, and accordingly no effect has been given to them in the results for the quarter and half year ended 30 September 2026. The loss of Rs 14.96 crore net of recovery will be recognised in the quarter ending 31 December 2026.
8	Figures pertaining to the previous quarter/period/year have been rearranged/ regrouped, wherever considered necessary, to make them comparable with those of the current period.
9	The results for the quarter and half year ended 30 September 2026, are available on the BSE Limited website (www.bseindia.com), on the Company's website https://www.unifinz.in .
<p>For and on behalf of the Board FOR UNIFINZ CAPITAL INDIA LIMITED</p>  <p>MANISH AGGARWAL DIRECTOR DIN: 09197754</p>	
Date : 31st October, 2026 Place: New Delhi	

Unifinz Capital India Limited
CIN: L17111DL1982PLC013790
5th Floor, Rajlok building, 24, Nehru Place, South Delhi, New Delhi-110019

STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2026

(Rs. In lakhs)

S.No	Particulars	As at September 30, 2026 (Unaudited)	As at March 31, 2026 (Audited)
	ASSETS		
(1)	Financial assets		
(a)	Cash and cash equivalents	4,995.44	3,907.22
(b)	Bank balance other than (a) above	2,305.53	4.48
(c)	Trade receivables	2,534.65	44.39
(d)	Other receivables	72.57	39.13
(e)	Loans	64,233.81	41,687.56
(f)	Investments	2,514.40	5.83
(g)	Other financial assets	1,796.93	695.15
	Sub-Total - Financial Assets	78,453.33	46,383.76
(2)	Non-financial assets		
(a)	Current tax assets (net)	158.27	168.71
(b)	Deferred tax assets (net)	1,828.63	991.07
(c)	Property, plant and equipment	297.65	122.95
(d)	Right of use asset	366.13	194.19
(e)	Intangible assets	1.12	1.47
(f)	Other non-financial assets	142.45	66.20
	Sub-Total - Non-Financial Assets	2,794.25	1,544.59
	Total assets	81,247.58	47,928.35
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	Financial liabilities		
(a)	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	226.97	61.50
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,143.76	2,808.35
(b)	Debts securities	37,304.91	8,900.63
(c)	Borrowings, other than Debt Securities	17,843.61	18,712.91
(d)	Lease liabilities	388.84	208.84
(e)	Other financial liabilities	100.61	309.74
	Sub-Total - Financial Liabilities	58,008.70	31,001.97
(2)	Non-financial liabilities		
(a)	Current tax liabilities (net)	1,398.86	-
(b)	Provisions	189.29	150.41
(c)	Other non-financial liabilities	449.08	360.74
	Sub-Total - Non-Financial Liabilities	2,037.23	511.15
(3)	EQUITY		
(a)	Equity share capital	4,426.81	4,426.81
(b)	Other equity	16,774.84	11,988.42
	Sub-Total - Equity	21,201.65	16,415.23
	Total liabilities and equity	81,247.58	47,928.35

For and on behalf of the Board
FOR UNIFINZ CAPITAL INDIA LIMITED



MANISH AGGARWAL
DIRECTOR
DIN: 09197754

Date : 31st October, 2026
Place : New Delhi

Unifinz Capital India Limited
CIN: L17111DL1982PLC013790
5th Floor, Rajlok building, 24, Nehru Place, South Delhi, New Delhi-110019

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED SEPTEMBER 30, 2026

Particulars	Half year ended	Half year ended
	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)
Cash flow from operating activities:		
Profit before tax	4,355.80	5,539.84
Adjustments to reconcile net profit to net cash provided by operating activities:		
Depreciation and amortization	124.15	37.88
Finance costs	5,184.37	1,210.18
Interest Income other than from financing business	(24.32)	-
Impairment of financial assets- Loan	20,011.66	7,268.99
Impairment of financial assets- Managed portfolio	821.98	-
Net loss/(profit) on derecognition of property, plant and equipment	(0.02)	-
Share-based payments to employees	1,543.93	-
Net loss/(gain) on modification/termination of finance lease	(1.67)	0.29
Interest income on security deposits	(1.72)	(0.51)
Net gain/(loss) on fair value changes	(15.35)	(8.35)
Operating profit before working capital changes	31,998.81	14,048.32
Changes in assets and liabilities		
Other bank balances	(2,301.05)	(4.48)
Loans	(42,557.90)	(25,402.39)
Trade & other receivables	(2,523.71)	-
Other financial assets	(1,846.71)	(4.06)
Other non-financial assets	(76.25)	104.74
Trade payables	(499.12)	997.01
Other financial liabilities	(63.91)	4.40
Other non-financial liabilities	88.33	193.34
Provisions	37.66	20.26
Cash generated from / (used in) operations	(17,743.85)	(10,042.86)
Income taxes paid (net of refund)	(540.36)	(177.79)
Net cash generated from / (used in) operating activities (A)	(18,284.21)	(10,220.65)
Cash flow from investing activities:		
Expenditure on property, plant and equipment	(246.71)	(26.02)
Sale of PPE	0.40	-
Purchase of Investments	(8,000.00)	-
Sale of Investments	5,506.78	1,515.71
Interest Income other than from financing business	18.70	-
Net cash generating from / (used in) investing activities (B)	(2,720.83)	1,489.69
Cash flow from financing activities:		
Payment of interest	(7,234.87)	(1,113.97)
Repayment of lease liabilities	(65.89)	(25.54)
Addition to term loan	22,450.00	12,900.00
Proceeds from debt securities	30,790.00	-
Repayment of term loan	(22,759.44)	(4,390.74)
Proceeds from Intercompany deposits from others financial institutions	1,000.00	2,587.04
Repayment of Intercompany deposits from others financial institutions	(1,863.67)	(1,120.00)
Payment of dividend (net of unpaid dividend)	(222.87)	(39.79)
Net cash generating from / (used in) financing activities (C)	22,093.26	8,797.00
Net increase / (decrease) in cash and cash equivalents (A+B+C)	1,088.22	66.04
Cash and cash equivalents at the beginning of the year	3,907.22	700.02
Cash and cash equivalents at the end of the year	4,995.44	766.06

Notes:-

- The above statement of cash flows has been prepared under the "Indirect Method" as set out in Indian Accounting Standard (Ind AS-7) 'Statement of Cash Flows'.
- Figures in brackets indicate cash outflow.

For and on behalf of the Board
FOR UNIFINZ CAPITAL INDIA LIMITED


MANISH AGGARWAL
DIRECTOR
DIN: 09197754

Date: 31.10.2026
Place: New Delhi

Annexure A :

Disclosures required under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2026*

Key Financials Ratios	Half year ended	Year ended
	30 September 2026	As at March 31,2026
Debt Equity Ratio (Note-1)	2.60	1.68
Debt Service Coverage Ratio	Not Applicable	Not Applicable
Interest Service Coverage Ratio	Not Applicable	Not Applicable
Total Debts to Total Assets (Note-2)	0.68	0.58
Net Worth (₹.in Lakhs) (Note-3)	19,369.39	15,419.27
Net Profit after tax (₹.in Lakhs)	3,243.37	8,714.26
Earnings per share (Basic)*	3.41	19.69
Earnings per share (Diluted)*	3.12	19.60
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)	7.84%	17.03%
Sector Specific Ratio		
(a) GNPA %	0.00%	0.00%
(b) NNPA %	0.00%	0.00%
(c) Capital to risk-weighted assets ratio(calculated as per RBI guidelines)	22.20%	26.92%

For and on behalf of the Board
FOR UNIFINZ CAPITAL INDIA LIMITED



MANISH AGGARWAL
DIRECTOR
DIN: 09197754

Note

- 1 Debt Equity Ratio = (Borrowing other than debt securities + Debt Securities)/ (Equity share capital + Other equity)
- 2 Total debts to total assets= {Debt securities+ Borrowings (other than debt securities)}/ Total assets
- 3 Net worth = Equity + Other Equity - Deferred Tax Asset - Intangible Asset-Items of other comprehensive income
- 4 Net Profit Margin (%) = Profit after tax / Total Revenue from operation
- 5 The figures/ ratios which are not applicable to the Company, being an NBFC, are marked as "NA".

To,
Vardhaman Trusteeship Pvt Ltd.
Debtenture Trustees
Address: The Capital, A Wing, 412A,
Bandra Kurla Complex, Bandra (East)
Mumbai 400 051

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	Other Secured Debt	Debt for which this certificate being issued	Part- Passu Charge	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt	Other assets on which there is part- Passu charge (excluding items covered	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	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 ^{an}	Carrying value/book value for pari passu assets where market value is not ascertainable or applicable	Total Value(=K+L+M+ N)
				</											



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	Part- Passu Charge	Part- Passu Charge	Part- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying /book value for charge assets where market value is not ascertainable or applicable	Market Value for Part passu charge Assets ⁱⁱⁱ	Carrying value for part passu assets where market value is not ascertainable or applicable	Total Value=(K+L+M+N)
			Debt for which this certificate being issued	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 (excludin g items covered		debt amount considered more than once (due to exclusive plus to pari passu charge)						
						In column F)								
		Book Value	Book Value	Yes/ No		Book Value								
Total		43,848.00	17,119.59				20,279.99		81,247.58		43,848.00			43,848.00
LIABILITIES														
Debt securities to which this certificate pertains* (Net of EIR Rs. 3985.09 lakhs)	Non Convertible Debenture	36,932.77		No			372.14		37,304.91					
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt														
Borrowings*														
Bank			889.16						889.16					
Debt Securities														
Others (Net of EIR)			16,071.45				883.00		15,954.45					
Trade payables							2370.73		2,370.73					
Lease Liabilities							368.84		368.84					
Provisions							189.29		189.29					
Others**							1,948.55		1,948.55					
Total		36,932.77	16,950.61				6,152.55		60,045.93					
Cover on Book Value		1.19												
Cover on Market Value ⁱⁱⁱ														
		Exclusive Security Cover Ratio			Part-Passu Security Cover Ratio									

* Note:- Borrowings includes Rs. NCD Rs. 5,000 lakhs and Others borrowings Rs. 1,850 lakhs received in the month of March 2025 which are pending for disbursement.



Annexure II

To,

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

Statement of Compliance with all covenants as at September 30, 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 September 30 2026	
13% UCIL May,2027 listed, rated, senior, secured, transferable, redeemable, non-convertible debentures denominated	24 th February, 2026	INE926R07019	Default interest	Interest 13% (thirteen percent) per annum (fixed), payable monthly on the Interest Payment Dates. On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment Default is cured or the relevant Secured Obligations are repaid. If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day.
			Payments	Principal payment is a bullet payment which is due on maturity date of NCD i.e., 24/05/2027. No redemption made as on 30.09.2026
13% UCIL May,2027 (Re-issuance under same ISIN) listed, rated, senior, secured,	18 th March,2026		Default interest	Interest 13% (thirteen percent) per annum (fixed), payable monthly. On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four



transferable, redeemable, non-convertible debentures denominated				<p>percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment</p> <p>Default is cured or the relevant Secured Obligations are repaid.</p> <p>If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day;</p>
			Payments	Principal payment is a bullet payment which is due on maturity date of NCD i.e. 24/05/2027. No redemption made as on 30.09.2026
13.00%	23 rd April, 2026	INE926R07027	Default interest	<p>Interest 13% (thirteen percent) per annum (fixed), payable monthly on the Interest Payment Dates.</p> <p>On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment</p> <p>Default is cured or the relevant Secured Obligations are repaid.</p> <p>If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day.</p>
listed, rated, senior, secured, transferable, redeemable, non-convertible debentures denominated			Payments	Principal payment is a bullet payment which is due on maturity date of NCD i.e., 23/04/2028. No redemption made as on 30.09.2026
13.00% UCIL April 2028	12 th May, 2026		Default interest	Interest 13% (thirteen percent) per annum (fixed) , payable



listed, rated, senior, secured, transferable, redeemable, non-convertible debentures denominated				<p>monthly on the Interest Payment Dates.</p> <p>On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment Default is cured or the relevant Secured Obligations are repaid.</p> <p>If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day.</p>
			Payments	<p>Principal payment is a bullet payment which is due on maturity date of NCD i.e., 23/04/2028. No redemption made as on 30.09.2026</p>
13.00% UCIL May 2028	May 20, 2026		Default interest	<p>Interest 13% (thirteen percent) per annum (fixed), payable monthly on the Interest Payment Dates.</p> <p>On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment Default is cured or the relevant Secured Obligations are repaid.</p> <p>If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day.</p>
Listed, rated, senior, secured, taxable, transferable, redeemable, non-convertible debentures				



		INE926R07035	Payments	Principal payment is a bullet payment which is due on maturity date of NCD i.e., 20/05/2028. No redemption made as on 30.09.2026
13.00% UCIL May 2028 (Re-issuance under existing ISIN) Listed, rated, senior, secured, taxable, transferable, redeemable, non-convertible debentures	May 29,2026		Default interest	Interest 13% (thirteen percent) per annum (fixed) , payable monthly on the Interest Payment Dates. On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment Default is cured or the relevant Secured Obligations are repaid. If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day.
			Payments	Principal payment is a bullet payment which is due on maturity date of NCD i.e., 20/05/2028. No redemption made as on 30.09.2026
12.00% UCIL January 2028 Listed, rated, senior, secured, taxable, transferable, redeemable, non-convertible debentures	July 28,2026	INE926R07043	Default interest	Interest 12% (twelve percent) per annum (fixed) , payable monthly on the Interest Payment Dates. On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment Default is cured or the relevant Secured Obligations are repaid.



				<p>If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day.</p>
			Payments	<p>Principal payment is a bullet payment which is due on maturity date of NCD i.e., 28/01/2028.</p> <p>No redemption made as on 30.09.2026</p>
<p>11.75% UCIL May 2028</p> <p>Listed, rated, senior, secured, taxable, transferable, redeemable, non-convertible debentures</p>	August 19, 2026	INE926R07050	Default interest	<p>Interest 11.75% (Eleven-point seven five percent) per annum (fixed), payable monthly on the Interest Payment Dates.</p> <p>On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment Default is cured or the relevant Secured Obligations are repaid.</p> <p>If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day.</p>
			Payments	<p>Principal payment is a bullet payment which is due on maturity date of NCD i.e., 19/11/2027.</p> <p>No redemption made as on 30.09.2026</p>
<p>11.00% UCIL December 2027</p> <p>Listed, rated, senior, secured, taxable, transferable,</p>	September 16, 2026	INE926R07068	Default interest	<p>Interest 11.00% (eleven percent) per annum (fixed), payable monthly on the Interest Payment Dates.</p> <p>On the occurrence of a Payment Default, the Issuer agrees to pay additional interest at 4% (four percent) per annum above the Interest Rate on the Outstanding</p>



redeemable, non-convertible debentures				Principal Amounts, commencing from the date of occurrence of the Payment Default until such Payment Default is cured or the relevant Secured Obligations are repaid.
			Payments	<p>If the date of payment of any interest (Coupon Payment Date) in respect of the Debentures falls on a day that is not a Business day, such payment of interest / Coupon, shall be made on the immediately succeeding Business day.</p> <p>Principal payment is a bullet payment which is due on maturity date of NCD i.e., 16/12/2027.</p> <p>No redemption made as on 30.09.2026</p>

Notes:

1. 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 September 30, 2026. Further, during the period, interest due and payable has been paid on due date.
2. 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 September 30, 2026.

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



(CA Vikash Aggarwal)

Partner

Membership No. 519574

Date: 31.10.2026

Place: New Delhi

UDIN No.: 26519574JFZQNN8220



Annexure B

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Statement of Deviation / Variation in utilization of funds raised as per Regulation 52(7) & 52(7A) of SEBI (LODR),2015

(Rs. (in Crores))

Name of listed entity	Unifinz Capital India Limited	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	Issuance of Non-convertible Debentures on Private Placement Basis
Date of Raising Funds	28.07.2026	19.08.2026	16.09.2026
Amount Raised	50 crores	50 crores	50 crores
Report filed for Quarter/half year ended	30.09.2026	30.09.2026	30.09.2026
Monitoring Agency	Not applicable	Not applicable	Not applicable
Monitoring Agency Name, if applicable	-	-	-
Is there a Deviation/ Variation in use of funds raised	No	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	Not Comments	Not Comments	Not Comments

Our Values



Innovation



Trust



Growth



Integrity



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

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after review			
Comments of the auditors, if any	No Comments	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	Not applicable

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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	Remark 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	50 Cr	0	50 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	NA	50 Cr	0	50 Cr	Nil	-

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	permitted for bank finance by the RBI and to augment the long term growth of the Issuer ("Purpose").						
3.	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	50 Cr	0	50 Cr	Nil	-

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Note 1: During the 2nd quarter ended 30 September, 2026, The Company had allotted 50,000 Secured, Rated, Listed, Redeemable, Non-Convertible Debentures having face value of ₹10,000/- each aggregating to ₹50 Crore on private placement basis on 28th July, 2026.

Note 2 : During the 2nd quarter ended 30 September, 2026, the Company had allotted 50,000 Secured, Rated, Listed, Redeemable, Non-Convertible Debentures having face value of ₹10,000/- each aggregating to ₹50 Crore on private placement basis on 19th August, 2026.

Note 3 : During the 2nd quarter ended 30 September, 2026, the Company had allotted 50,000 Secured, Rated, Listed, Redeemable, Non-Convertible Debentures having face value of ₹10,000/- each aggregating to ₹50 Crore on private placement basis on 16th September, 2026.

For Unifinz Capital India Limited

**RITU
TOMAR**

Digitally signed by
RITU TOMAR
Date: 2026.10.31
18:49:59 +05'30'

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

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