CAPITALINDIA
Rediscover Business

Ref. No.: CIFL/SE/2026-27/52

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, 978240

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

NSE Symbol: CIFL

Sub.: Outcome of the meeting of the Board of Directors of Capital India Finance Limited held on Friday, November 6, 2026.

Ref.: Intimation under Regulation 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Ma'am,

In compliance with the provisions of Regulation 30, 33, 51 and 52, 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, we, Capital India Finance Limited ("**Company**"), would like to inform that the Board of the Directors ("**Board**") of the Company, in its meeting held today i.e. November 6, 2026, which commenced at 02:00 P.M. and concluded at 04:00 P.M., through video conferencing, *inter-alia* considered the following matters:

i. Approved the Unaudited Financial Results (Standalone and Consolidated) of the Company, for the quarter and half year ended on September 30, 2026, the Statement of Assets & Liabilities as at September 30, 2026 and the Statement of Cash Flows for the half year ended on September 30, 2026, as recommended by the Audit Committee of the Board ("**Financial Results**").

ii. Noted the Limited Review Report(s) on the aforesaid Financial Results, issued by V. Sankar Aiyar & Co., Chartered Accountants, Statutory Auditors of the Company.

In this regard, please find enclosed herewith the following documents/information:

a) Financial Results and Limited Review Report(s) for the quarter and half year ended on September 30, 2026;

b) Disclosure in accordance with Regulation 52(4) of the Listing Regulations;

c) Details of the extent and nature of security created and maintained with respect to secured listed non-convertible debentures along with certificate of Security Cover pursuant to Regulation 54(2) & 54(3) of the Listing Regulations; and

d) Statement indicating the utilisation/ deviation of the issue proceeds of non-convertible securities pursuant to Regulation 52(7) & 52(7A) of the Listing Regulations.

CAPITAL INDIA FINANCE LIMITED

Corporate office :
Level - 20, Birla Aurora,
Dr. Annie Besant Road,
Worli, Mumbai,
Maharashtra - 400030

P : +91 22 45036000
E : info@capitalindia.com
CIN No: L74899DL1994PLC128577
(Capital India Finance Limited)

Registered office :
701, 7th Floor, Aggarwal Corporate Tower,
Plot No 23, District Centre,
Rajendra Place, New Delhi- 110008.

P : +91 11 6914 6000
W : www.capitalindia.com

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Further, the Board took note of the email received from BSE Limited regarding non-compliance with Regulation 60(2) of the Listing Regulations, on account of a one-day delay in intimating the record date for payment of interest on Non-Convertible Debentures, pursuant to which a SOP fine of INR 10,000 (plus applicable taxes) was levied on the Company. The Board further noted that the said delay was inadvertent, without any mala fide intent on the part of the Company, and that the fine had been remitted within the prescribed timeline. The Board advised the management to ensure strict adherence to the applicable regulatory requirements.

The Financial Results and this intimation will also be uploaded on the website of the Company at www.capitalindia.com.

Kindly take the above information on records and oblige.

Thanking You
For **Capital India Finance Limited**

CAPITAL INDIA FINANCE LIMITED

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

Encl.: as above

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Independent Auditor's Review Report on Unaudited Standalone Quarterly and Year to date Financial Results of the Company Pursuant to the Regulation 33, Regulation 52 and Regulation 54 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

To,
The Board of Directors,
Capital India Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of Capital India Finance Limited ("the Company") for the Quarter and Half year ended September 30, 2026 ("the Statement") pursuant to the requirements of Regulation 33, Regulation 52 and Regulation 54 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Listing Regulation").

2. This statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the requirements of Regulation 33, Regulation 52 and Regulation 54 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. Our responsibility is to issue a report on these financial statements 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data. Accordingly, a review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Act 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. Therefore, 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 Ind AS 34 and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and Regulation 54 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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.

For V. Sankar Aiyar & Co.,
Chartered Accountants
(FRN. 109208W)

S Nagabushanam

(S Nagabushanam)
Partner
(M. No. 107022)
UDIN: 26107022JETGZR4350

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

Place: Mumbai
Date: November 6, 2026

CAPITAL INDIA FINANCE LIMITED

Regd.off : 701,7th floor,Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi 110008 P.: 011-69146000
CIN: L74899DL1994PLC128577, Website : www.capitalindia.com, Email : secretarial@capitalindia.com

(Rs. In Lakhs)

Statement of Unaudited Standalone Financial Results for the Quarter and Half Year Ended Sep 30, 2026

S. No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Sep 30,2026	Jun 30,2026	Sep 30,2025	Sep 30,2026	Sep 30,2025	Mar 31,2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue from operations						
(i)	Interest income	6,152.44	5,748.76	3,829.91	11,901.20	8,070.63	18,608.56
(ii)	Fees and commission income	404.74	407.82	439.49	812.56	823.00	1,681.10
(iii)	Income from foreign exchange services	432.63	378.30	330.88	810.93	644.66	1,256.12
(iv)	Net gain on fair value changes	235.89	359.57	218.09	595.46	398.60	1,071.99
(v)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	6.77	4.50	(17.81)	11.27	109.95	58.00
(I)	**Total revenue from operations**	**7,232.47**	**6,898.95**	**4,800.56**	**14,131.42**	**10,046.84**	**22,675.77**
(II)	Other income (Refer note 15)	347.06	53.71	40.87	400.77	74.94	291.04
(III)	**Total Income (I+II)**	**7,579.53**	**6,952.66**	**4,841.43**	**14,532.19**	**10,121.78**	**22,966.81**
	Expenses						
(i)	Finance costs	2,303.61	2,508.35	1,947.12	4,811.96	3,900.75	8,243.90
(ii)	Employee benefits expense	2,232.10	2,163.55	1,952.91	4,395.65	3,757.86	8,375.14
(iii)	Depreciation and amortisation	292.53	289.52	228.23	582.05	459.13	915.91
(iv)	Impairment of financial instruments	(186.38)	(488.39)	4,706.54	(674.77)	4,649.75	3,591.44
(v)	Other expenses	2,403.26	1,985.35	1,391.40	4,388.61	2,727.06	7,091.58
(IV)	**Total Expenses**	**7,045.12**	**6,458.38**	**10,226.20**	**13,503.50**	**15,494.55**	**28,217.97**
(V)	**Profit/(Loss) before exceptional items(III-IV)**	**534.41**	**494.28**	**(5,384.77)**	**1,028.69**	**(5,372.77)**	**(5,251.16)**
(VI)	Exceptional items (Refer note 13)	-	-	9,791.83	-	9,791.83	9,791.83
(VII)	**Profit/(Loss) before tax (V+VI)**	**534.41**	**494.28**	**4,407.06**	**1,028.69**	**4,419.06**	**4,540.67**
(VIII)	**Tax Expenses**						
	(1) Current tax	55.16	292.58	581.54	347.74	619.18	797.05
	(2) Deferred tax	83.72	(174.04)	55.60	(90.32)	18.74	(281.39)
	(3) Excess/ Short provision of tax of earlier years	-	-	-	-	-	(10.83)
(IX)	**Profit/(Loss) for the period/year (VII-VIII)**	**395.53**	**375.74**	**3,769.92**	**771.27**	**3,781.14**	**4,035.84**
	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss	5.30	5.30	2.89	10.60	5.78	21.19
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	(1.34)	(1.33)	(0.72)	(2.67)	(1.45)	(5.33)
(X)	Other Comprehensive Income	**3.96**	**3.97**	**2.17**	**7.93**	**4.33**	**15.86**
(XI)	**Total comprehensive income/(loss) (IX+X)**	**399.49**	**379.71**	**3,772.09**	**779.20**	**3,785.47**	**4,051.70**
(XII)	Paid up Equity Share Capital	7,821.13	7,321.13	7,794.18	7,821.13	7,794.18	7,821.13
(XIII)	Other Equity						59,111.12
(XIV)	**Earnings per share*:**						
	(a) Basic (Rs.)	0.10	0.10	0.97	0.20	0.97	1.03
	(b) Diluted (Rs.)	0.10	0.09	0.95	0.19	0.95	1.01
	(c) Face value per equity share (Rs)	2.00	2.00	2.00	2.00	2.00	2.00

**Earning per share for Quarter and half year ended is not annualised*

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Standalone Financial Results for the Quarter and Half Year Ended Sep 30, 2026 :-

1) Statement of Standalone Assets and Liabilities as at Sep 30, 2026. (Rs.In Lakhs)

Sr. No.	Particulars	As at Sep 30,2026 (Unaudited)	As at Mar 31,2026 (Audited)
	ASSETS		
1	Financial Assets		
a	Cash and cash equivalents	12,207.12	17,569.99
b	Bank balances other than Cash and cash equivalents	5,078.20	7,943.28
c	Receivables		
	(i) Trade Receivables	1,045.94	790.79
	(ii) Other Receivables	7.30	53.36
d	Loans	1,19,193.93	1,12,688.26
e	Investments	20,477.97	23,147.44
f	Other financial assets	1,613.09	2,177.40
	Total Financial Assets	1,59,623.55	1,64,370.52
2	Non-financial Assets		
a	Current tax assets(Net)	880.05	947.59
b	Deferred tax asset (Net)	1,070.37	982.72
c	Property, plant and equipment	521.74	729.53
d	Other Intangible assets	27.73	39.30
e	Right of use assets	1,695.30	2,123.91
f	Other non-financial assets	2,154.61	1,925.43
	Total Non-financial Assets	6,349.80	6,748.48
3	Assets held for Sale	178.80	-
	Total Assets	1,66,152.15	1,71,119.00
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
a	Payables		
I	Trade Payables		
	(i) Total outstanding dues of micro and small enterprises	-	-
	(ii) Total outstanding dues of other than micro and small enterprises	1,525.00	1,490.88
II	Other Payables		
	(i) Total outstanding dues of micro and small enterprises	-	-
	(ii) Total outstanding dues of other than micro and small enterprises	22.30	45.41
b	Debt Securities	14,573.80	5,105.16
c	Borrowings (Other than Debt Securities)	73,944.93	87,981.85
d	Other financial liabilities	5,543.18	6,325.89
e	Lease liabilities	1,738.23	2,129.05
	Total Financial Liabilities	97,347.44	1,03,078.24
2	Non-Financial Liabilities		
a	Provisions	581.87	831.40
b	Other non-financial liabilities	338.14	277.11
	Total Non-Financial Liabilities	920.01	1,108.51
3	EQUITY		
a	Equity share capital	7,821.13	7,821.13
b	Other equity	60,063.57	59,111.12
	Total Equity	67,884.70	66,932.25
	Total Liabilities and Equity	1,66,152.15	1,71,119.00

V.SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Standalone Financial Results for the Quarter and Half Year Ended Sep 30, 2026 :-

2) Statement of Standalone Cash Flow Statement for the Half Year Ended Sep 30, 2026. (Rs.In Lakhs)

Particulars	Half Year Ended	
	Sep 30,2026 (Unaudited)	Sep 30,2025 (Unaudited)
A) CASH FLOW FROM OPERATING ACTIVITIES:		
Profit before exceptional items and taxes	1,028.69	4,419.06
Adjustments for:		
Depreciation and amortisation expenses	582.05	459.13
Provision for employee benefits	37.83	38.27
Share based payments to employees	173.25	243.87
Interest on lease liability	98.39	61.34
Interest income on lease rental deposits	(18.21)	(13.00)
Impairment on financial instruments	(674.77)	4,649.75
(Profit) / Loss on sale of property plant and equipment	(17.50)	0.36
(Gain)/Loss on direct assignment transactions	(11.27)	(109.95)
Net gain on fair value changes	(595.46)	(398.60)
Gain on sale of investment	-	(9,791.83)
Interest income	(11,882.99)	(6,626.99)
Finance costs on borrowings	4,713.57	3,839.41
Cash inflow from interest income	11,806.16	6,602.01
Cash outflow towards finance costs	(5,141.35)	(4,012.03)
Operating profit before working capital changes	**98.39**	**(639.20)**
Changes in -		
(Increase) / Decrease in loans and advances	(5,754.07)	(7,088.08)
(Increase) / Decrease in trade and other receivables	(209.09)	178.02
(Increase) / Decrease in other financial assets	593.79	585.71
(Increase) / Decrease in other non-financial assets	(233.68)	(128.99)
Increase / (Decrease) in trade payables	11.01	269.57
Increase / (Decrease) in other financial liabilities	(782.71)	204.24
Increase / (Decrease) in other non-financial liabilities	61.03	58.14
Increase / (Decrease) in provision	(279.43)	(191.76)
Cash generated from/ (used in) operations	**(6,494.76)**	**(6,752.35)**
Income tax paid	(277.53)	(1,634.47)
Net cash generated from/ (used in) operating activities (A)	**(6,772.29)**	**(8,386.82)**
B) CASH FLOW FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment and intangible assets	(108.71)	(17.61)
Proceeds from sale of property, plant and equipment	17.81	0.32
(Investment)/ Redemption in investments	3,264.93	(13,894.49)
Net proceeds from sale of subsidiary	-	25,291.83
(Investment)/ Maturity in fixed deposits	2,865.08	(796.98)
Net cash generated from/ (used in) investing activities (B)	**6,039.11**	**10,583.07**
C) CASH FLOW FROM FINANCING ACTIVITIES:		
Proceeds from issue of equity shares	-	88.07
Payment of lease rent	(489.19)	(315.62)
Proceeds from debt securities	10,000.00	5,000.00
Proceeds from borrowings	5,800.00	13,500.00
Repayment of borrowings	(19,940.50)	(16,354.72)
Net cash generated from/ (used in) financing activities (C)	**(4,629.69)**	**1,917.73**
D) Net increase in cash and cash equivalents (A+B+C)	**(5,362.87)**	**4,113.98**
E) Cash and cash equivalents as at the beginning of the period	17,569.99	10,093.24
F) Cash and cash equivalents as at the end of the period	**12,207.12**	**14,207.22**

Cash and cash equivalents comprises:

Particulars	As at 30th Sep, 2026	As at 30th Sep,2025
Cash on hand	49.88	91.02
Foreign currencies in hand	767.89	1,371.29
Balances with banks		
- in current accounts	3,871.35	6,706.06
- in deposit accounts	7,518.00	6,038.85
Cash and cash equivalents as at the end of the period	12,207.12	14,207.22

V.SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Standalone Financial Results for the Quarter and Half Year Ended Sep 30, 2026 :-

3 Capital India Finance Limited ("the Company") is a Non- Deposit taking Non - Banking Financial Company ("NBFC-ND") registered with the Reserve Bank of India ("the RBI") and classified as NBFC - Middle Layer pursuant to Scale Based Regulations prescribed by the RBI.

4 These standalone financial results have been prepared in accordance with the recognition and measurement principles as laid down in the Indian Accounting Standard ('Ind AS"), 34 Interim Financial Reporting as prescribed under Section 133 of the Companies Act 2013 (the "Act") read with relevant rules Issued thereunder and in compliance with the requirements of Regulation 33 and Regulation 52 (4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time along with circulars, guidelines and directions issued by the RBI from time to time.

5 The auditors have carried out Limited review of the Financial Results for the quarter and half year ended Sep 30, 2026 as required under Regulation 33 and Regulations 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

6 The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on Nov 6, 2026.

7 The Company has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended Mar 31, 2026.

8 Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025, issued by the RBI vide their Notification No. RBI/DOR/2025-26/359, DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025.

A. Details of loans acquired through assignment in respect of loans not in default for the quarter and half year ended Sep 30, 2026.*

(Rs. In Lakhs)

Particulars	Quarter Sep 30,2026	Half Year Sep 30,2026
Aggregate amount of loans acquired (in Lakhs)	33.52	217.00
Weighted average residual maturity (in months)	90	83
Weighted average holding period (in months)**	1	1
Retention of beneficial economic interest by the originator	10%	10%
Tangible security coverage (Times)***	1	1
Rating-wise distribution of rated loans	N/A	N/A

*The above table includes loans acquired by the Company through Co-Lending Arrangements.

** Holding period is computed as holding period in the books of the originator.

*** For computation of coverage tangible security coverage ratio, Company has considered only secured loans.

B. Details of loans transferred through Assignment in respect of loans not in default during the quarter and half year ended Sep 30, 2026.

(Rs. In Lakhs)

Particulars	Quarter Sep 30,2026	Half Year Sep 30,2026
Aggregate amount of loans transferred (in Lakhs)	138.74	138.74
Weighted average residual maturity (in months)	179	179
Weighted average holding period (in months)**	1	1
Retention of beneficial economic interest by the originator	20%	20%
Tangible security coverage (Times)	1	1
Rating-wise distribution of rated loans	NA	NA

C. The Company has not transferred any stressed loan during the quarter and half year ended Sep 30, 2026.

D. The Company has not acquired any stressed loan during the quarter and half year ended Sep 30, 2026.

E. Details of ratings of Security Receipts ('SRs') outstanding as on Sep 30, 2026 are given below: (Rs. In Lakhs)

Rating Agencies	Rating	Recovery Rating	Value of outstanding SRs
Brickwork Ratings India Pvt. Ltd	BWR RR1	100%+	1,300.00

9 The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52 (4) of the Listing Regulations is made in Appendix 1.

V.SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Standalone Financial Results for the Quarter and Half Year Ended Sep 30, 2026 :-

10 The secured non-convertible debentures issued by the Company are fully secured by first pari passu charge by hypothecation of book debts/ loan receivables to the extent as stated in the Key Information Document (KID). Further, the Company has maintained asset cover as stated in the KID which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.

11 The Company has not lent any funds during the quarter ended Sep 30, 2026 for project finance activities nor has any recoverable balance as at the same date in accordance with RBI Direction - RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025 and RBI/DOR/ 2025-26/347 DOR.CRE.REC.No.266/ 07-01-0 08/ 2025-26 - Reserve Bank of India (Non Banking Financial Companies-Credit Facilities) Directions, 2025 dated 28 November 2025.

12 During the quarter ended Sep 30, 2026 the Company has issued 100,000 senior, secured, rated, listed, redeemable, transferrable, taxable, non- convertible debentures (NCD) having face value of Rs. 10,000 each aggregating to Rs. 10,000 lakhs.

13 Exceptional items for the year ended March 31, 2026 includes gain of Rs. 9,791.83 lakhs arising from the sale of the entire stake of 99.82% held in Capital India Home Loans Limited.

14 The Company in connection with its foreign exchange business operating under the brand name "RemitX". has entered into an Asset Purchase Agreement for sale of assets and transition of referred employees etc. with Kanji Forex Private Limited. In consideration of the transaction, the Company will receive an aggregate amount of Rs. 1,140 lakhs on fulfilment of terms and conditions as per agreement.

15 Consequent to the aforesaid agreement, the Company has received facilitation fees of Rs 310 Lakhs on account of transition of employees during the quarter and accounted for the same as "Other income". Balance consideration will be accounted on fulfilment of terms and conditions as per agreement. The assets relating to "Remitx" business are disclosed as Assets Held for Sale in the Balance Sheet.

16 Segment information in accordance with IND AS 108 - Operating Segments is as under -

(Rs. In Lakhs)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	Sep 30,2026	Jun 30,2026	Sep 30,2025	Sep 30,2026	Sep 30,2025	Mar 31,2026
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
A. Segment Revenue						
Lending business	6,906.15	6,291.63	4,203.42	13,197.78	8,871.85	20,474.00
Forex business	673.38	661.03	638.01	1,334.41	1,249.93	2,492.81
Total Segment Revenue	7,579.53	6,952.66	4,841.43	14,532.19	10,121.78	22,966.81
B. Segment Results						
Lending business	554.85	491.02	(5,190.69)	1,045.87	(4,957.01)	(4,509.16)
Forex business	(20.44)	3.26	(194.08)	(17.18)	(415.76)	(742.00)
Unallocated (Exceptional)	-	-	9,791.83	-	9,791.83	9,791.83
Total Segment Results	534.41	494.28	4,407.06	1,028.69	4,419.06	4,540.67
C. Segment Assets						
Lending business	1,59,521.94	1,53,850.32	1,34,656.88	1,59,521.94	1,34,656.88	1,64,519.74
Forex business	4,679.79	5,106.60	6,474.20	4,679.79	6,474.20	4,668.95
Unallocated	1,950.42	1,904.53	1,748.06	1,950.42	1,748.06	1,930.31
Total Segment Assets	1,66,152.15	1,60,861.45	1,42,879.14	1,66,152.15	1,42,879.14	1,71,119.00
D. Segment Liabilities						
Lending business	95,993.15	91,607.39	73,985.57	95,993.15	73,985.57	1,02,343.30
Forex business	2,274.30	1,847.82	2,700.53	2,274.30	2,700.53	1,843.45
Total Segment Liabilities	98,267.45	93,455.21	76,686.10	98,267.45	76,686.10	1,04,186.75

Note : Business Segments have been identified and reported taking into account the nature of products and services, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI. The Company doesn't have any reportable geographical segment.

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Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Standalone Financial Results for the Quarter and Half Year Ended Sep 30, 2026 :-

17 The Government of India has consolidated multiple existing labour legislations into a unified framework comprising four labour codes collectively referred to as the "New Labour Codes". The Company has estimated the incremental impact of these changes based on an actuarial valuation and has recognised a charge amounting to Rs. 88.40 Lakhs in the Financial Results for the year ended March 31, 2026.

The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Codes and would provide appropriate accounting effect on the basis of such developments as needed, if any.

18 Disclosure on Co-Lending arrangement (CLAs) in accordance with RBI notification - RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025.

(a) Co-Lending Transaction (as Partner RE)

Particulars	As at Sep 30,2026
Number of active CLA partners	8
Amount of gross principal outstanding as at Sep 30,2026	10,119.73
Weighted average rate of interest (%)	15.05%
Fees received/ paid	-
Broad Sectors in which CLA was made	
(in lakhs)-	
MSME	9,594.25
Others	525.48
Performance of loans under CLA as at Sep 30, 2026 (in lakhs)-	
Standard Loans	10,074.39
Non-Performing Loans	45.34
Details related to Default Loss Guarantee (DLG)	CG

(b) Co-Lending Transaction (as Originating RE)

Particulars	As at Sep 30,2026
Number of active CLA partners	1
Amount of gross principal outstanding as at Sep 30,2026	34.69
Weighted average rate of interest (%)	16.80%
Fees received/ paid	-
Broad Sectors in which CLA was made	
(in lakhs)-	
MSME	34.69
Others	-
Performance of loans under CLA as at Sep 30, 2026 (in lakhs)-	
Standard Loans	34.69
Non-Performing Loans	-
Details related to Default Loss Guarantee (DLG)	Nil

* Above Co-lending transactions is as per Company's own share.

19 The figures for the quarter ended Sep 30, 2026, and Sep 30, 2025 are the balancing figures between published figures in respect of the half year ended September 30, 2026, and Sep 30, 2025 and the published figures for the quarter ended June 30, 2026 and June 30, 2025.

20 Previous period / year figures have been regrouped/ reclassified, wherever necessary, to make them comparable with those of current period / year.

By order of the Board
Capital India Finance Limited

Keshav Porwal
Managing Director
DIN : 06706341

Place: Mumbai
Date: 6th Nov, 2026

V.SANKAR AIYAR & CO. * CHARTERED ACCOUNTANTS * FRN 109208W

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Regd.off : 701,7th floor,Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi 110008
P.: 011-69146000
CIN: L74899DL1994PLC128577, Website : www.capitalindia.com, Email : secretarial@capitalindia.com

Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended, for the Quarter and Half Year Ended Sep 30, 2026

Appendix 1

Sr. No.	Particulars		Quarter Ended Sep 30,2026	Half Year Ended Sep 30,2026
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity			1.30
2	Debt Service Coverage Ratio		Not Applicable, being an NBFC	
3	Interest Service Coverage Ratio		Not Applicable, being an NBFC	
4	Outstanding Redeemable Preference Shares		-	
5	Outstanding Redeemable Preference Shares Value		-	
6	Capital Redemption Reserve / Debenture Redemption Reserve		Not Applicable, being an NBFC	
7	Net Worth (Rs. In Lakhs)			67,884.70
8	Net profit after tax (Rs. In Lakhs)		395.53	771.27
9	Earnings per share*	Basic	0.10	0.20
		Diluted	0.10	0.19
10	Current ratio		Not Applicable, being an NBFC	
11	Long term debt to working capital		Not Applicable, being an NBFC	
12	Bad debts to Account receivable ratio		Not Applicable, being an NBFC	
13	Current liability ratio		Not Applicable, being an NBFC	
14	Total debts to total assets (Debt securities+Borrowings) / Total Assets			0.53
15	Debtors turnover		Not Applicable, being an NBFC	
16	Inventory turnover		Not Applicable, being an NBFC	
17	Operating margin (%)		Not Applicable, being an NBFC	
18	Net profit margin (%) [Profit after tax / Total Income]		5.22%	5.31%
19	Sector specific equivalent ratios, as applicable			
a	Gross non performing assets %			2.89%
b	Net non performing assets %			1.65%
c	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)			40.77%

*Earning per share for Quarter and half year ended is not annualised





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Independent Auditor's Review Report on Unaudited Consolidated Quarterly and Year to date Financial Results of the Company Pursuant to the Regulation 33, Regulation 52 and Regulation 54 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors,
Capital India Finance Limited

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Capital India Finance Limited ("the Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") for the Quarter and Half Year Ended September 30, 2026 ("the Statement"), being submitted by the Holding Company pursuant to the requirements of Regulation 33, Regulation 52 and Regulation 54 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding 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, as amended Read with Relevant Rules issued thereunder and other accounting principles generally accepted in India and in compliance with the requirements of Regulation 33, Regulation 52 and Regulation 54 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. Our responsibility is to express a conclusion 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. 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 specified under Section 143(10) of the Companies Act, 2013 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.

   We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the financial results of the following subsidiaries including step down subsidiaries:

   Holding Company
   a) Capital India Finance Limited

   Subsidiary Companies

   a) Rapipay Fintech Private Limited
   b) Capital India Asset Management Private Limited
   c) NYE Investech Private Limited (formerly known as "Kuants Wealth Private Limited")
   d) Rapipay Payments Private Limited (formerly known as "NYE Insurance Broking Private Limited")

5. 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

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

principles laid down in the aforesaid Ind AS 34 prescribed 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 Regulations 33, Regulation 52 and Regulation 54 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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.

Other Matters

6. We did not review the interim financial results of 1 subsidiary company included in unaudited consolidated financial results, whose interim financial results reflects total assets (before consolidation adjustments) of Rs. 11,980.91 lakhs as at September 30, 2026, total revenues (before consolidation adjustments) of Rs. 6,622.21 Lakhs and Rs. 13,325.07 Lakhs for the quarter and half year ended September 30, 2026 respectively, total net loss after tax (before consolidation adjustments) of Rs. 555.69 Lakhs and Rs. 1,834.5 Lakhs for the quarter and half year ended September 30, 2026 respectively, total comprehensive income (before consolidation adjustments) of Rs. (595.20) Lakhs and (1,874.01) Lakhs for the quarter and half year ended September 30, 2026 respectively, and net cash outflows of Rs. 1981.43 Lakhs for the period as considered in the unaudited consolidated interim financial statements/financial information/financial results of the entities included in the Group. These interim financial results have been reviewed by other auditor whose reports have been furnished to us by the Management and conclusion on the Statement, in so far as it related to the amounts and disclosures included in respect of this subsidiary are based on the reports of the other auditor and the procedure performed by us as stated in paragraph 3 above.
Our conclusion on the Statement is not modified in respect of the above matter.

7. The consolidated unaudited financial results includes the interim financial results of 3 subsidiary companies which have not been reviewed by their auditors, whose interim financial results reflect total assets (before consolidation adjustments) of Rs. 656.98 lakhs as at September 30, 2026, total revenues (before consolidation adjustments) of Rs. 6.28 lakhs and Rs. 16.52 Lakhs for the quarter and half year ended September 30, 2026 respectively, total net loss after tax (before consolidation adjustments) of Rs. 53.59 lakhs and Rs. 113.33 lakhs for the quarter and half year ended September 30, 2026 respectively, total comprehensive income (before consolidation adjustments) of Rs. (53.59) lakhs and Rs. (113.33) lakhs for the quarter and half year ended September 30, 2026 respectively and net cash inflows of Rs. 0.31 lakhs for the period, as considered in the unaudited consolidated financial results. These interim financial results are unaudited and have been furnished to us by the Management and our report on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based solely on such unaudited financial information. In our opinion and according to the information and explanations given to us by the Management, these interim financial results are not material to the Group.
Our conclusion on the statement is not modified in respect of the above matter.

For V. Sankar Aiyar & Co.,
Chartered Accountants
(FRN. 109208W)

S Nagabushanam

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

(S Nagabushanam)
Partner
(M.No. 107022)
UDIN: 26107022THCPEI4357

Place: Mumbai
Date: November 6, 2026

CAPITAL INDIA FINANCE LIMITED

Regd. off: 701,7th floor,Aggarwal Corporate Tower, Plot No 23, District Centre, Rajendra Place, New Delhi 110008 P.011-69146000
CIN: L74899DL1994PLC128577 Website : www.capitalindia.com Email : secretarial@capitalindia.com

(Rs. In Lakhs)

Statement of Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2026

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Sep 30,2026 (Unaudited)	Jun 30,2026 (Unaudited)	Sep 30,2025 (Unaudited)	Sep 30,2026 (Unaudited)	Sep 30,2025 (Unaudited)	Mar 31,2026 (Audited)
	Revenue from operations						
(i)	Interest income	6,178.10	5,771.10	4,036.24	11,949.20	8,179.08	18,760.77
(ii)	Fees and commission income	2,539.91	2,931.68	3,921.38	5,471.59	8,342.43	14,208.41
(iii)	Income from foreign exchange services	432.63	378.30	330.88	810.93	644.66	1,256.12
(iv)	Sale of digital products / services and devices	2,841.45	3,186.79	4,564.98	6,028.24	7,713.57	16,993.42
(v)	Net gain on fair value changes	235.89	359.57	218.09	595.46	398.60	1,071.99
(vi)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	6.77	4.50	(17.81)	11.27	109.95	58.00
(vii)	Other operating income	164.60	141.76	125.39	306.36	190.95	447.08
(I)	**Total Revenue from operations**	**12,399.35**	**12,773.70**	**13,179.15**	**25,173.05**	**25,579.24**	**52,795.79**
(II)	Other income (refer note 12)	408.34	79.23	74.30	487.57	109.67	488.45
(III)	**Total Income (I+II)**	**12,807.69**	**12,852.93**	**13,253.45**	**25,660.62**	**25,688.91**	**53,284.24**
	Expenses						
(i)	Finance costs	2,319.84	2,533.51	1,974.89	4,853.35	3,957.21	8,353.30
(ii)	Impairment on financial instruments	(186.38)	(488.39)	4,706.54	(674.77)	4,649.75	3,591.44
(iii)	Fees and commission expense	3,898.03	4,127.14	6,308.26	8,025.17	11,590.35	22,924.77
(iv)	Cost of material consumed	2.11	5.56	12.46	7.67	34.83	41.43
(v)	Employee benefits expense	3,415.21	3,400.25	3,156.13	6,815.46	6,313.59	13,427.62
(vi)	Depreciation and amortization expense	736.20	779.12	811.82	1,515.32	1,623.26	3,136.46
(vii)	Others expenses	2,697.55	3,340.01	1,694.75	6,037.56	3,506.78	8,746.29
(IV)	**Total Expenses**	**12,882.56**	**13,697.20**	**18,664.85**	**26,579.76**	**31,675.77**	**60,221.31**
(V)	**Profit/(loss) before Exceptional Item (III-IV)**	**(74.87)**	**(844.27)**	**(5,411.40)**	**(919.14)**	**(5,986.86)**	**(6,937.07)**
(VI)	Exceptional items (refer note 10)	-	-	10,638.06	-	10,638.06	10,638.06
(VII)	**Profit/(loss) before tax (V+VI)**	**(74.87)**	**(844.27)**	**5,226.66**	**(919.14)**	**4,651.20**	**3,700.99**
(VIII)	**Tax expense :**						
	(1) Current tax	55.16	292.58	581.54	347.74	619.18	797.05
	(2) Deferred tax	83.72	(174.04)	55.60	(90.32)	18.74	(281.39)
	(3) Excess/ Short provision of tax of earlier years	-	-	-	-	-	(10.83)
(IX)	**Profit/(loss) for the year/period from Continuing Operations (VII-VIII)**	**(213.75)**	**(962.81)**	**4,589.52**	**(1,176.56)**	**4,013.28**	**3,196.16**
(X)	**Profit/(loss) for the year/period from Discontinued Operations**						
	a). Profit/(loss) before tax from Discontinued Operations	-	-	(153.07)	-	(60.51)	(60.51)
	b). Tax expense of Discontinued Operations	-	-	(33.04)	-	47.08	47.08
	Profit/(loss) after tax for the year/period from Discontinued Operations	**-**	**-**	**(120.03)**	**-**	**(107.59)**	**(107.59)**
(XI)	**Profit/(loss) for the year/period from Continuing and Discontinued Operations (IX+X)**	**(213.75)**	**(962.81)**	**4,469.49**	**(1,176.56)**	**3,905.69**	**3,088.57**
(XII)	**Profit/(loss) for the year/period from Continuing Operations attributable to:**						
	Owners of the Company	75.31	(327.04)	4,602.17	(251.73)	4,304.86	3,996.73
	Non-controlling interests	(289.06)	(635.77)	(12.65)	(924.83)	(291.58)	(800.57)
(XIII)	**Profit/(loss) for the year/period from Discontinued Operations attributable to:**						
	Owners of the Company	-	-	(120.03)	-	(107.59)	(107.59)
	Non-controlling interests	-	-	-	-	-	-
(XIV)	**Other Comprehensive Income from Continuing Operations**						
	Items that will not be reclassified to profit or loss						
	Re-measurement gains/ (losses) on defined benefit plan	(34.21)	5.30	2.89	(28.91)	5.78	12.22
	Income tax impact on above	(1.34)	(1.33)	(0.72)	(2.67)	(1.45)	(5.33)
(XV)	**Total Other Comprehensive Income**	**(35.55)**	**3.97**	**2.17**	**(31.58)**	**4.33**	**6.89**
(XVI)	**Total Comprehensive Income/(Loss) (XI+XV)**	**(249.30)**	**(958.84)**	**4,471.66**	**(1,208.14)**	**3,910.02**	**3,095.46**
(XVII)	**Total comprehensive Income/(loss) for the year/period attributable to:**						
	Owners of the Company	58.53	(323.07)	4,484.31	(264.54)	4,201.60	3,900.29
	Non-controlling Interests	(307.83)	(635.77)	(12.65)	(943.60)	(291.58)	(804.83)
(XVIII)	Paid-up equity share capital	7,821.13	7,821.13	7,794.18	7,821.13	7,794.18	7,821.13
(XIX)	Other Equity						59,495.69
(XX)	**Earnings per share for Continuing Operations:***						
	(a) Basic (Rs.)	0.02	(0.08)	1.18	(0.06)	1.11	1.02
	(b) Diluted (Rs.)	0.02	(0.08)	1.15	(0.06)	1.08	1.00
(XXI)	**Earnings per share for Discontinued Operations:***						
	(a) Basic (Rs.)	-	-	(0.03)	-	(0.03)	(0.03)
	(b) Diluted (Rs.)	-	-	(0.03)	-	(0.03)	(0.03)
(XXII)	**Earnings per share for Continuing and Discontinued Operations :***						
	(a) Basic (Rs.)	0.02	(0.08)	1.15	(0.06)	1.08	1.00
	(b) Diluted (Rs.)	0.02	(0.08)	1.12	(0.06)	1.05	0.97
	(c) Face value per equity share (Rs)	2.00	2.00	2.00	2.00	2.00	2.00

*Earning per share for Quarter and Half Year ended are not annualised

V.SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Consolidated Financial Results for the Quarter & Half Year ended Sep 30, 2026

1) Statement of Consolidated Assets and Liabilities as at Sep 30, 2026 (Rs. In Lakhs)

Sr. No.	Particulars	As at Sep 30, 2026 (Unaudited)	As at Mar 31, 2026 (Audited)
	ASSETS		
1	Financial Assets		
	(a) Cash & cash equivalents	14,995.47	22,339.46
	(b) Bank balances other than Cash & cash equivalents	6,525.13	9,312.07
	(c) Receivables		
	(i) Trade Receivables	2,376.14	2,391.54
	(ii) Other Receivables	7.30	53.36
	(d) Loans	1,19,193.93	1,12,688.26
	(e) Investments	18,334.46	21,003.93
	(f) Other financial assets	3,036.61	3,517.26
	Total Financial Assets	1,64,469.04	1,71,305.88
2	Non-Financial Assets		
	(a) Inventories	58.71	66.38
	(b) Current tax assets (Net)	1,156.35	1,408.75
	(c) Deferred tax asset (Net)	1,070.37	982.72
	(d) Property, plant and equipment	638.60	972.17
	(e) Intangible assets under development	-	126.28
	(f) Other intangible assets	2,070.58	2,713.24
	(g) Goodwill on consolidation	1,807.59	1,807.59
	(h) Right of use assets	2,076.11	2,953.91
	(i) Other non-financial assets	2,487.87	2,224.18
	Total Non-Financial Assets	11,366.18	13,255.22
3	Assets held for sale	178.80	-
	Total Assets	1,76,014.02	1,84,561.10
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
	(a) Payables		
	(i) Trade Payables		
	(a) Total outstanding dues of micro enterprises and small enterprises	0.73	37.30
	(b) Total outstanding dues of creditors other than micro and small enterprises	2,386.97	1,481.62
	(ii) Other Payables		
	(a) Total outstanding dues of micro enterprises and small enterprises	-	-
	(b) Total outstanding dues of creditors other than micro and small enterprises	22.30	45.41
	(b) Debt Securities	14,573.80	5,105.16
	(c) Borrowings (Other than Debt Securities)	73,944.93	87,981.85
	(d) Other financial liabilities	13,165.28	15,812.22
	(e) Lease liabilities	2,169.02	3,054.66
	Total Financial Liabilities	1,06,263.03	1,13,518.22
2	Non-Financial Liabilities		
	(a) Provisions	1,148.47	1,370.83
	(b) Other non-financial liabilities	580.56	616.67
	Total Non-Financial Liabilities	1,729.03	1,987.50
3	EQUITY		
	(a) Equity share capital	7,821.13	7,821.13
	(b) Other equity	59,405.19	59,495.69
	Equity attributable to owners of the Company	67,226.32	67,316.82
	(c) Equity attributable to non-controlling interests	795.64	1,738.56
	Total Liabilities and Equity	1,76,014.02	1,84,561.10

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Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Consolidated Financial Results for the Quarter & Half Year ended Sep 30, 2026

2) Statement of Consolidated Cash Flow Statement for the Half Year ended Sep 30, 2026 (Rs. In Lakhs)

Particulars	For the Half year ended Sep 30, 2026 (Unaudited)	For the Half year ended Sep 30, 2025 (Unaudited)
A) CASH FLOW FROM OPERATING ACTIVITIES:		
Profit from Continuing Operations	(919.14)	4,651.20
Profit from Discontinued Operations	-	(60.51)
Adjustment for:		
Depreciation and amortisation expenses	1,515.32	1,623.26
Provision for employee benefits	65.00	12.80
Share based payments to employees	174.76	233.20
Profit on sale of discontinued Operations	-	(10,638.06)
Interest on Lease liability	139.78	117.83
Interest income on lease rental deposits	(18.21)	(13.00)
Impairment on financial instruments	(674.77)	4,649.75
Net gain on fair value changes	(595.46)	(398.60)
(Gain)/Loss on sale of property, plant and equipment	24.02	0.36
(Gain)/Loss on direct assignment transactions	(11.27)	(109.95)
Interest on income tax refund	(16.76)	-
Non-cash components of lease liabilities	230.51	-
Balance written back	(11.29)	(30.38)
Interest income	(11,882.99)	(8,166.08)
Finance costs on borrowings	4,713.57	3,839.41
Cash inflow from interest income	11,852.90	8,369.26
Cash outflow towards finance costs	(4,898.52)	(3,588.90)
Operating profit before working capital changes	(312.55)	491.59
Changes in -		
(Increase) / Decrease in loans and advances	(5,800.81)	(3,564.22)
(Increase) / Decrease in trade and other receivables	61.46	399.37
(Increase) / Decrease in other financial assets	510.13	20.48
(Increase) / Decrease in Inventory	7.67	16.88
(Increase) / Decrease in other non-financial assets	(268.19)	(150.70)
Increase / (Decrease) in trade payables	856.99	425.85
Increase / (Decrease) in other financial liabilities	(2,646.94)	736.38
Increase / (Decrease) in other non-financial liabilities	(36.11)	(140.02)
Increase/(Decrease) in provisions	(318.94)	(405.69)
Cash generated from/ (used in) operations	(7,947.29)	(2,170.08)
Income tax paid	(75.95)	(1,769.18)
Net Cash generated from/ (used in) operating activities (A)	(8,023.24)	(3,939.26)
B) CASH FLOW FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment and Intangible assets	(140.94)	(237.09)
Proceeds from sale of property, plant and equipment	31.67	19.54
Net Proceeds from sale of Subsidiary	-	25,291.83
(Investments) / Redemption of Investment	3,264.93	(13,340.32)
(Investment)/Maturity in bank deposits	2,786.94	(739.45)
Net Cash generated from/ (used in) investing activities (B)	5,942.60	10,994.51
C) CASH FLOW FROM FINANCING ACTIVITIES:		
Proceeds from issue of equity shares at premium	-	88.07
Payment of Lease rent	(880.00)	(470.27)
Proceeds/ (Repayment) from borrowings	(13,851.99)	(7,394.62)
Proceeds/ (Repayment) from debt securities	9,468.64	5,000.00
Net Cash generated from/ (used in) financing activities (C)	(5,263.35)	(2,776.82)
D) Net increase in cash and cash equivalents (A+B+C)	(7,343.99)	4,278.43
E) Cash and cash equivalents as at the beginning of the period	22,339.46	16,178.64
F) Cash and cash equivalents of Discontinued Operations	-	(857.85)
G) Cash and cash equivalents as at the end of the period	14,995.47	19,599.22

Cash and cash equivalents comprises:

Particulars	As at Sep 30, 2026	As at Sep 30, 2025
Cash in hand	49.88	91.02
Balances with banks		
- in current accounts	5,811.81	10,810.70
- in deposit accounts	7,518.00	6,795.76
- Escrow account	496.65	-
- Other balance with banks	351.24	530.45
Foreign currencies in hand	767.89	1,371.29
Cash and cash equivalents as at the end of the period	14,995.47	19,599.22

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Consolidated Financial Results for the Quarter and Half year ended Sep 30, 2026

3) The consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 - Interim Financial Reporting ("Ind AS 34") prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and in compliance with the requirements of Regulation 33 and Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended from time to time.

4) The group has applied its material accounting policies in the preparation of these consolidated financial results consistent with those followed in the consolidated financial statements for the year ended Mar 31, 2026.

5) The auditors have carried out Limited review of the Financial Results for the Quarter and Half year ended Sep 30, 2026 as required under Regulation 33 and Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

6) The consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on Nov 6, 2026.

7) Consolidated Segment information in accordance with the Ind AS 108 – Operating Segments of the Group is given as under -

(Rs. In Lakhs)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	Sep 30,2026	Jun 30,2026	Sep 30,2025	Sep 30,2026	Sep 30,2025	Mar 31,2026
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
A. Segment Revenue						
Lending business	6,891.33	6,291.63	4,348.05	13,182.96	8,851.71	20,426.31
Prepaid payment instrument business	5,236.69	5,890.03	8,255.52	11,126.72	15,567.07	30,332.32
Forex business	673.38	661.03	638.01	1,334.41	1,249.93	2,492.81
Others	6.29	10.24	11.87	16.53	20.20	32.80
Total Segment Revenue	12,807.69	12,852.93	13,253.45	25,660.62	25,688.91	53,284.24
B. Segment Results						
Lending business	554.85	491.02	(5,190.69)	1,045.87	(4,957.01)	(4,509.16)
Prepaid payment instrument business	(555.69)	(1,278.81)	29.61	(1,834.50)	(514.53)	(1,459.83)
Forex business	(20.44)	3.26	(194.08)	(17.18)	(415.76)	(742.00)
Unallocated (Exceptional)	-	-	10,638.06	-	10,638.06	10,638.06
Others	(53.59)	(59.74)	(56.24)	(113.33)	(99.56)	(226.08)
Total Segment Results	(74.87)	(844.27)	5,226.66	(919.14)	4,651.20	3,700.99
C. Segment Assets						
Lending business	1,57,346.33	1,51,701.64	1,32,512.56	1,57,346.33	1,32,512.56	1,62,376.23
Prepaid payment instrument business	9,300.48	10,283.61	16,277.09	9,300.48	16,277.09	12,572.74
Forex business	4,679.79	5,106.60	6,474.20	4,679.79	6,474.20	4,668.95
Unallocated	4,034.31	3,969.84	3,946.14	4,034.31	3,946.14	4,199.06
Others	653.11	702.14	855.01	653.11	855.01	744.12
Total Segment Assets	1,76,014.02	1,71,763.83	1,60,065.00	1,76,014.02	1,60,065.00	1,84,561.10
D. Segment Liabilities						
Lending business	95,993.15	91,607.39	73,985.56	95,993.15	73,985.56	1,01,910.09
Prepaid payment instrument business	9,671.40	10,096.05	13,953.74	9,671.40	13,953.74	11,725.67
Forex business	2,274.30	1,847.82	2,700.53	2,274.30	2,700.53	1,843.45
Unallocated	-	-	-	-	-	-
Others	53.21	21.75	20.58	53.21	20.58	26.51
Total Segment Liabilities	1,07,992.06	1,03,573.01	90,660.41	1,07,992.06	90,660.41	1,15,505.72

Note : Business Segments have been identified and reported taking into account the nature of products and services, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI. The Group doesn't have any reportable geographical segment.

8) The figures for the quarter ended Sep 30, 2026, and Sep 30, 2025 are the balancing figures between published figures in respect of the half year ended Sep 30, 2026, and Sep 30, 2025 and the published figures for the quarter ended Jun 30, 2026 and Jun 30, 2025 respectively.





CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of Unaudited Consolidated Financial Results for the Quarter and Half year ended Sep 30, 2026

9) The Government of India has consolidated multiple existing labour legislations into a unified framework comprising four labour codes collectively referred to as the "New Labour Codes". The Group has estimated the incremental impact of these changes based on an actuarial valuation and has recognised a charge amounting to Rs.150.45 Lakhs in the Financial Results for the year ended Mar 31, 2026. The Group continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Codes and would provide appropriate accounting effect on the basis of such developments as needed, if any.

10) Exceptional items for the year ended Mar 31, 2026 includes gain of Rs.10,638.06 lakhs arising from the sale of Group's entire stake of 99.82% held in Capital India Home Loans Limited.

11) The Company in connection with its foreign exchange business operating under the brand name "RemitX" has entered into an Asset Purchase Agreement for sale of assets and transition of referred employees etc. with Kanji Forex Private Limited. In consideration of the transaction, the Company will receive an aggregate amount of Rs. 1,140 lakhs on fulfilment of terms and conditions as per agreement.

12) Consequent to the aforesaid agreement, the Company has received facilitation fees of Rs 310 Lakhs on account of transition of employees during the quarter and accounted for the same as "Other income". Balance consideration will be accounted on fulfilment of terms and conditions as per agreement. The assets relating to "Remitx" business are disclosed as Assets Held for Sale in the Balance Sheet.

13) The secured non-convertible debentures issued by the Company are fully secured by first pari passu charge by hypothecation of book debts/ loan receivables to the extent as stated in the Key Information Document (KID). Further, the Company has maintained asset cover as stated in the KID which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.

14) During the quarter ended Sep 30, 2026 the Company has issued 100,000 senior, secured, rated, listed, redeemable, transferrable, taxable, non- convertible debentures (NCD) having face value of Rs. 10,000 each aggregating to Rs. 10,000 lakhs.

15) The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52 (4) of the Listing Regulations is made in Appendix 1.

16) Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of current period.

By order of the Board
Capital India Finance Limited

Keshav Porwal
Managing Director
DIN: 06706341

Place: Mumbai
Date : Nov 6, 2026

V.SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Regd.off : 701,7th floor,Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi 110008

CIN: L74899DL1994PLC128577, Website : www.capitalindia.com

Email : secretarial@capitalindia.com, P.: 011-69146000

Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended, for the Quarter and Half Year ended Sep 30, 2026

Appendix 1

Sr. No.	Particulars		Quarter Ended Sep 30,2026	Half Year Ended Sep 30,2026
1	*Debt Equity Ratio (Debt securities+Borrowings) / Total Equity*			*1.32*
2	*Debt Service Coverage Ratio*		*Not Applicable, being an NBFC*	
3	*Interest Service Coverage Ratio*		*Not Applicable, being an NBFC*	
4	*Outstanding Redeemable Preference Shares*		-	
5	*Outstanding Redeemable Preference Shares Value*		-	
6	*Capital Redemption Reserve / Debenture Redemption Reserve*		*Not Applicable, being an NBFC*	
7	*Net Worth (Rs. In Lakhs)*			*67,226.32*
8	*Net profit after tax from Continuing operations (Rs. In Lakhs)*		*(213.75)*	*(1,176.56)*
9	*Earnings per share from Continuing operations**	*Basic (Rs.)*	*0.02*	*(0.06)*
		Diluted (Rs.)	*0.02*	*(0.06)*
10	*Current ratio*		*Not Applicable, being an NBFC*	
11	*Long term debt to working capital*		*Not Applicable, being an NBFC*	
12	*Bad debts to Account receivable ratio*		*Not Applicable, being an NBFC*	
13	*Current liability ratio*		*Not Applicable, being an NBFC*	
14	*Total debts to total assets (Debt securities+Borrowings) / Total Assets*		*0.50*	*0.50*
15	*Debtors turnover*		*Not Applicable, being an NBFC*	
16	*Inventory turnover*		*Not Applicable, being an NBFC*	
17	*Operating margin (%)*		*Not Applicable, being an NBFC*	
18	*Net profit margin (%) [Profit after tax / Total Income] from Continuing operations*		*(1.67%)*	*(4.59%)*

**Earning per share for Quarter and Half year ended are not annualised.*

V SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

V. Sankar Aiyar & Co.
CHARTERED ACCOUNTANTS
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Andheri (East), Mumbai - 400 059
+91 22 4451 6087
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www.vsa.co.in

Independent Auditor's certificate on Security Cover including compliance with covenants as on September 30, 2026

To,
The Board of Director
Capital India Finance Limited
701, 7th Floor, Aggarwal Corporate Tower,
Plot No. 23, District Centre,
Rajendra Place, New Delhi-110008

Dear Sir,

1. We, M/s V Sankar Aiyar & Co., Chartered Accountants, are the Statutory Auditors of M/s Capital India Finance Limited ("the Company") having its registered office at 701. 7th Floor, Aggarwal Corporate Tower, Plot No 23, District Centre, Rajendra Place, Patel Nagar, Central Delhi (Central Delhi), New Delhi - 110008. This Certificate is issued in accordance with the terms of our engagement letter dated September 21, 2026.

2. The Company has raised money through issue of Non-Convertible Debentures ("NCDs"), which have been listed on the recognised Stock Exchange. Catalyst Trusteeship Limited has been appointed as Trustee (the "Debenture Trustees") for the subscribers to the NCDs.

3. Pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the relevant provisions of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, and the applicable provisions of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time (collectively referred to as the "SEBI Regulations"), the Company is required to submit a certificate to the Stock Exchange(s) and the Debenture Trustee regarding the maintenance of security cover in respect of its listed secured debt securities and compliance with the financial and other covenants stipulated under the respective Offer Documents, including the Debenture Trust Deeds.

4. Further, pursuant to the requirements of SEBI Master Circular No. HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026 (the "Master Circular"), the Company is required to furnish the requisite certificate in respect of its listed non-convertible debt securities as on September 30, 2026, evidencing the maintenance of adequate security cover in the form of book debts/receivables, against the amounts due and payable to all secured lenders in respect of its listed secured debt securities, and compliance with the applicable financial and other covenants contained in the Offer Documents.

Management's Responsibility

5. 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 for the half year ended on 30 September 2026. 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.

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

6. Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the Regulations and for providing all relevant information to the Debenture Trustees and are not misleading in nature.

7. The Management of the Company is also responsible for:
   a) ensuring that the security cover available to the debenture holders in respect of the listed debt securities is maintained at a level required under the respective Offer Documents;
   b) ensuring the accurate computation of the security cover available to the debenture holders based on the Unaudited Standalone Financial Statements of the Company as at and for the half year ended September 30, 2026;
   c) ensuring compliance with the financial and other covenants stipulated in the Offer Documents in respect of the listed debt securities;
   d) ensuring ensuring compliance with the applicable requirements of the SEBI Regulations and the Master Circular referred to in paragraph 4 above; and
   e) ensuring that all information and explanations provided to us for the purpose of this certificate are true, complete and correct in all respects and are not misleading in any manner.

Auditor's Responsibility

8. Our responsibility is to provide limited assurance as to whether anything has come to our attention that causes us to believe that the particulars contained in the aforesaid Statement with respect to book value of asset charged against the listed Debentures issued by the Company are not in agreement with the unaudited financial statements, unaudited books of accounts and other relevant records as on September 30, 2026 maintained by the Company.

9. We conducted our examination of the Statement, on test basis, in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

10. Our scope of work did not include verification of compliance with any other requirement of other circulars and notifications issued by any regulatory authorities from time to time and any other laws and regulations applicable to the Company. Further, our scope of work did not involve performing audit tests for the purpose of expressing an opinion on the fairness or accuracy of any of the unaudited financial information or the financial statements of the Company, taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the unaudited financial statements, of specified elements, accounts or items thereof for the purpose of this certificate. Accordingly, we do not express such an opinion.

11. 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.

12. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgement, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise. For the purpose of this engagement, we have performed following procedures:

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

A. Obtained and read the relevant clauses of Trust Deeds in respect of the listed Debentures and noted the Security Cover required to be maintained by the Company in respect of such Debentures, as indicated in the Statement.

B. Traced the principal amount of the Debentures outstanding as on September 30, 2026, to the unaudited financial statements, the unaudited books of account and other relevant records maintained by the Company.

C. Obtained and read the list of book debts charged as security in respect of the Debentures outstanding.

D. Traced the value of book debts from the Statement to the unaudited financial statements, unaudited books of accounts and other relevant records maintained by the Company as on September 30, 2026.

E. Traced the security charged with register of charges maintained by the Company and 'Form No. CHG-9 filed with Ministry of Corporate Affairs ('MCA').

F. Traced the value of charge created against the book debts to the Security Cover indicated in the Statement.

G. Performed on test check basis the arithmetical accuracy of the computation of Security Cover indicated in the Statement

H. Compared the Security Cover with the requirements as per Trust Deed.

I. Performed necessary inquiries with the Management and obtained necessary representations.

Conclusion

13. Based on the procedures performed by us, as referred to in paragraph 12 above and according to the information and explanations received and management representations obtained, nothing has come to our attention that causes us to believe that the particulars contained in the aforesaid Statement with respect to book value of asset charged against listed Debentures issued by the Company are not in agreement with the unaudited financial statements, unaudited books of accounts and other relevant records as on September 30, 2026 maintained by the Company.

Restriction on Use

14. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability is in no way changed by, any other role we may have as statutory auditors of the Company or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care in connection with the statutory audit and other attest function carried out by us in our capacity as statutory auditors of the Company.

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

15. The certificate has been issued at the request of the Company, solely in connection with the purpose mentioned in paragraph 3 above and to be submitted with the accompanying Statement to the Stock Exchange and Debenture Trustees 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 certificate is shown or into whose hands it may come. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

For V. Sankar Aiyar & Co.,
Chartered Accountants
(FRN. 109208W)

S Nagabushana

(S Nagabushanam)
Partner
(M. No. 107022)
UDIN: 26107022WDYFET6559

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

Place: Mumbai
Date: November 06, 2026

CAPITAL INDIA FINANCE LIMITED

Regd.off : 701,7th floor,Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi 110008

CIN: L74899DL1994PLC128577, Website : www.capitalindia.com,Email : secretarial@capitalindia.com, P.: 011-69146000

Appendix 2

Standalone security cover certificate as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regualtion,2015 as on Sep 30, 2026.

(Rs. in Lakhs)

Column A	Column B	Column C [i]	Column D[ii]	Column E[iii]	Column F[iv]	Column G[v]	Column H[vi]	Column I[vii]	Column J	Column J[vii]				
		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge				Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate (plz add line item, if required)	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 with pari passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column "F")	Assets not offered as Security	Elimination (amount in negative)	(Total C to I)	Market Value for Assets charged on exclusive basis	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable. (Eg Bank balance, DSRA etc)	Market Value for Pari Passu Charge Assets	Carrying/book value for parri passu charge assets where market value is not ascertainable or applicable. (Eg Bank balance, DSRA etc) Note 2	Total Value = (K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Related to Column F		
ASSETS														
Property, Plant and Equipment		-	-		-	-	700.54		700.54	-	-	-	-	-
Capital Work-in-Progress		-	-		-	-	-		-	-	-	-	-	-
Right of Use Assets		-	-		-	-	1,695.30		1,695.30	-	-	-	-	-
Goodwill		-	-		-	-			-	-	-	-	-	-
Intangible Assets		-	-		-	-	27.73		27.73	-	-	-	-	-
Intangible Assets under Development		-	-		-	-	-		-	-	-	-	-	-
Investments		-	-		-	-	20,477.97		20,477.97	-	-	-	-	-
Loans	Note 1	-	-		1,18,754.73	-	439.20		1,19,193.93	-	-	-	1,18,754.73	1,18,754.73
Inventories		-	-		-	-			-	-	-	-	-	-
Trade Receivables		-	-		-	-	1,053.24		1,053.24	-	-	-	-	-
Cash and Cash Equivalents		-	-		-	-	12,207.12		12,207.12	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-		-	-	5,078.20		5,078.20	-	-	-	-	-
Others		-	-		-	-	5,718.12		5,718.12	-	-	-	-	-
Total		-	-		**1,18,754.73**	-	**47,397.42**	-	**1,66,152.15**	-	-	-	**1,18,754.73**	**1,18,754.73**
LIABILITIES														
Debt Securities to which this certificate pertains (Note 3)		-		Yes	15,090.51				15,090.51					
Other debt sharing pari-passu charge with above debt (Note 3)				No	74,276.40				74,276.40					
Other Debt									-					
Subordinated debt							-		-					
Borrowings							-		-					
Bank - borrowings			-		-	-	-		-					
Debt Securities			-		-	-	-		-					
Others - borrowings			-		-	-	-		-					
Trade payables			-		-	-	-		-					
Lease Liabilities			-		-	-	-		-					
Provisions			-		-	-	-		-					
Others		-	-		-	-	-		-					
Total		-	-		**89,366.91**	-	-	-	**89,366.91**					
Cover on Book Value					1.33									
Cover on Market Value														
		Exclusive Security Cover Ratio		**Pari-Passu Security Cover Ratio**	**1.33**									

Notes

1. All book debts, principal amounts owing to or receivable by the Issuer, both present and future, in respect of the standards loan assets of the Issuer
2. The Loans of the Company are non trading book where loans are in the nature of held to maturity and created with sole objective of collecting principal and interest. Hence the Company has considered the carrying / book value for this certificate
3. Amount reported for Debt Security and other debts includes Principle amount and Accured Interest amount excluding adjustment towards Unamortised Borrowings costs

Financial & Additional Covenants as per offer document	Value as on 30th Sep 26	Status
Total Term Debt/ Equity ratio to be within <= 3.5 x	1.30	Complied
Capital Adequacy Ratio (CAR) of at least 20% (Twenty) or as per applicable RBI regulation, whichever is higher	40.77%	Complied
Net NPA not to exceed 3.25% of Gross Loan Portfolio	1.65%	Complied
Net Worth: Net worth to be >= Rs. 575 crores (Net worth means Paid up capital and all the reserves	678.85 Crs	Complied
The credit exposure to single borrowers should be as per applicable RBI norms	Within RBI norms	Complied
The net cumulative negative mismatches in the Statement of Structural Liquidity in the maturity buckets 1-7 days, 8-14 days, and 15-30 days to be as per RBI norms / ALM should be in compliance with RBI Guidelines after incorporating all the contractual liabilities of the Issuer	Within RBI norms	Complied

Financial & Additional Covenants as per offer document	Value as on 30th Sep 26	Status
Maximum permissible ratio of Total Debt to Tangible Networth (TNW) shall be 3.75x times	1.33	Complied
Maximum permissible ratio of sum of PAR>90/NPA and write-off net of recovery (on the issuers entire portfolio including receivables sold or discounted on non-recourse basis) to Tangible Net Worth shall be 20%. Write-offs net of recovery will be considered for trailing 12 months	1.59%	Complied
Minimum Cash & Cash Equivalent (unencumbered) including investment in Mutual Funds to be 2% of loan book	24.75%	Complied
Minimum Tangible Net worth to be maintained at Rs 550 Crs.	667.87 Crs	Complied
Issuer shall maintain a minimum Assets Under Management (AUM) of Rs 850 Crs at all times during the tenure of the Debentures	1284.13 Crs	Complied
Secured portfolio to be minimum 65% of the total AUM	77.88%	Complied

TNW= Net worth - Intangible Assets -Deferred Tax Assets

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

CAPITALINDIA
Rediscover Business

Disclosure under Regulation 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements), 2015
Statement indicating utilisation and Statement indicating deviation/ variation in the use of proceeds of issue of listed Non-convertible Securities for the quarter ended September 30, 2026

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 (INR in Crores)	Funds utilized (INR in Crores)	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
Capital India Finance Limited	INE345H07062	Private Placement	Non Convertible Debentures	29-Sep-26	100.00	Nil	No	NA	The funds raised by the Company through the issuance of Non-Convertible Debentures remained unutilised as on September 30, 2026

B. Statement of deviation/ variation in use of Issue proceeds – No deviation / Variation in use of Issue proceeds

Particulars	Remarks
Name of listed entity	Capital India Finance Limited
Mode of fund raising	Private placement
Type of instrument	Non-Convertible Debentures
Date of raising funds	September 29,2026
Amount raised	INR 100 crores
Report filed for quarter ended	September 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
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	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	

Corporate office :
Level - 20, Birla Aurora,
Dr. Annie Besant Road,
Worli, Mumbai,
Maharashtra- 400030

P : +91 22 45036000
E : info@capitalindia.com
CIN No: L74899DL1994PLC128577
(Capital India Finance Limited)

Registered Office :
701, 7th Floor, Aggarwal Corporate Tower,
Plot No 23, District Centre,
Rajendra Place, New Delhi -110008.

P: +91 11 69146000
W : www.capitalindia.com

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Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
The proceeds of the issue will be utilized for onward lending / refinancing / repayment of existing financial indebtedness / working capital requirement	No	INR 100 Crores	NA	Nil	Nil	The funds raised by the Company through the issuance of Non-Convertible Debentures remained unutilised as on September 30, 2026

Deviation could mean:

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 Capital India Finance Limited

Name: Vikas Srivastava
Designation: Chief Financial Officer
Date: November 6, 2026

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