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

Friday, August 14, 2026

To,

The Manager-Listing	The Manager-Listing
BSE Limited	**National Stock Exchange of India Limited**
Phiroze Jeejeebhoy Towers,	Exchange Plaza, Bandra Kurla Complex,
Dalal Street, Mumbai - 400 001	Bandra (E) Mumbai - 400 051
BSE Scrip Code: 530879	NSE Symbol: CIFL
Debt Scrip Code: 976963	

Sub.: Outcome of the meeting of the Board of Directors of Capital India Finance Limited held on Friday, August 14, 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/ Madam,

In compliance with the provisions of Regulation 30, 33, 51 and 52, read with Part A & B of Schedule III to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**"), and other applicable circulars issued by the Securities and Exchange Board of India, 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. August 14, 2026, which commenced at 02:00 P.M. and concluded at 03:35 P.M., through video conferencing, *inter-alia* considered the following matters:

1. **Financial Results for the quarter ended June 30, 2026**

   i. Approved the Unaudited Financial Results (Standalone and Consolidated) of the Company, for the quarter ended on June 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 ended on June 30, 2026;
   b) Disclosure in accordance with Regulation 52(4) of the Listing Regulations; and
   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.

2. **Raising of Funds**

   Approved raising of funds for an amount not exceeding INR 300,00,00,000 (Indian Rupees Three Hundred Crore only) by way of issuance of secured/unsecured, non-convertible debentures/ bonds, medium term notes, or other debt securities or instruments by whatever name called in one or more tranches/ series, in terms of Section 42 and 71 of the Companies Act, 2013, read with the applicable rules made thereunder, and other applicable rules/

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

regulations/ guidelines, prescribed by the Securities and Exchange Board of India, the Reserve Bank of India and any other regulatory and/or statutory authorities, institutions or bodies, subject to the approval of members of the Company and such other regulatory approvals as may be required in this regard.

3. **Annual General Meeting & Book Closure**

Approved the following in relation to the 32nd (Thirty Second) Annual General Meeting ("**AGM**") of the Company:

a) The 32nd (Thirty Second) AGM of the members of the Company is scheduled to be held on Monday, September 07, 2026, at 11:30 A.M. through Video Conferencing/Other Audio-Visual Means (VC/OAVM).

b) The register of members and share transfer books of the Company shall remain closed from Wednesday, September 02, 2026, to Monday, September 07, 2026 (both days inclusive) for the purpose of the ensuing AGM.

The notice of the said AGM will be sent separately to the Stock Exchanges and to the Members of the Company and will be available on the Company's website at www.capitalindia.com in due course.

Kindly take the above information on records and oblige.

Thanking You
For **Capital India Finance Limited**

CAPITAL INDIA FINANCE LIMITED

Sulabh Kaushal
Chief Compliance Officer & Company Secretary
M. No.: ACS 34674
Encl.: as above

Independent Auditor's Review Report on Unaudited Standalone Quarterly Financial Results of the Company Pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

TO THE BOARD OF DIRECTORS OF
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 ended on June 30,2026.

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. 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 and thus provides less assurance than an audit. We have not performed an audit and 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 of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 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)

Nagabushanam Srivatsan
Digitally signed by Nagabushanam Srivatsan
Date: 2026.08.14 16:23:09 +05'30'

(S Nagabushanam)
Partner
(M. No. 107022)
UDIN: 26107022VTIXWB8467

Place: Mumbai
Date: August 14, 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 Ended June 30, 2026

S.No	Particulars	Quarter Ended			Year Ended
		Jun 30, 2026	Mar 31, 2026	Jun 30, 2025	Mar 31, 2026
		(Unaudited)	(Refer Note 9)	(Unaudited)	(Audited)
	Revenue from operations				
(i)	Interest income	5,748.76	5,394.40	4,204.07	18,608.56
(ii)	Fees and commission income	407.82	437.96	420.16	1,681.10
(iii)	Income from foreign exchange services	378.30	309.19	313.78	1,256.12
(iv)	Net gain on fair value changes	359.57	280.42	180.51	1,071.99
(v)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	4.50	(42.92)	127.76	58.00
(I)	**Total revenue from operations**	**6,898.95**	**6,379.05**	**5,246.28**	**22,675.77**
(II)	Other income	53.71	114.34	34.07	291.04
(III)	**Total Income (I+II)**	**6,952.66**	**6,493.39**	**5,280.35**	**22,966.81**
	Expenses				
(i)	Finance costs	2,508.35	2,145.83	1,953.63	8,243.90
(ii)	Employee benefits expense	2,163.55	2,646.26	1,804.95	8,375.14
(iii)	Depreciation and amortisation	289.52	232.06	230.90	915.91
(iv)	Impairment of financial instruments	(488.39)	(1,273.14)	(56.79)	3,591.44
(v)	Other expenses	1,985.35	2,500.80	1,335.66	7,091.58
(IV)	**Total Expenses**	**6,458.38**	**6,251.81**	**5,268.35**	**28,217.97**
(V)	**Profit/(Loss) before exceptional items (III-IV)**	**494.28**	**241.58**	**12.00**	**(5,251.16)**
(VI)	Exceptional items (Refer Note 13)	-	-	-	9,791.83
(VII)	**Profit/(Loss) before tax (V+VI)**	**494.28**	**241.58**	**12.00**	**4,540.67**
(VIII)	Tax Expenses				
	(1) Current tax	292.58	147.61	37.64	797.05
	(2) Deferred tax	(174.04)	(191.74)	(36.86)	(281.39)
	(3) Excess/ Short provision of tax of earlier years	-	(10.83)	-	(10.83)
(IX)	**Profit/(Loss) for the period/year (VII-VIII)**	**375.74**	**296.54**	**11.22**	**4,035.84**
	Other Comprehensive Income				
	(i) Items that will not be reclassified to profit or loss	5.30	18.82	2.89	21.19
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	(1.33)	(4.73)	(0.73)	(5.33)
(X)	Other Comprehensive Income	**3.97**	**14.09**	**2.16**	**15.86**
(XI)	**Total comprehensive income/(loss) (IX+X)**	**379.71**	**310.63**	**13.38**	**4,051.70**
(XII)	Paid up Equity Share Capital	7,821.13	7,821.13	7,791.68	7,821.13
(XIII)	Other Equity				59,111.12
(XIV)	Earnings per share*:				
	(a) Basic (Rs.)**	0.10	0.08	0.00	1.03
	(b) Diluted (Rs.)**	0.09	0.07	0.00	1.01
	(c) Face value per equity share (Rs)	2.00	2.00	2.00	2.00

**Earning per share for Quarter ended is not annualised*

*** Basic and diluted earning per share for the quarter ended June 30, 2025 is Rs. 0.003*

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 Ended June 30, 2026 :-

1) 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.

2) 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.

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

4) The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on August 14, 2026.

5) 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 ended June 30, 2026.*

(Rs. In Lakhs)

Particulars	Quarter Ended Jun 30, 2026
Aggregate amount of loans acquired (in Lakhs)	183.48
Weighted average residual maturity (in months)	85
Weighted average holding period (in months)**	1
Retention of beneficial economic interest by the originator	10%
Tangible security coverage (Times)***	1
Rating-wise distribution of rated loans	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. The Company has not transferred any loan through Assignment in respect of loans not in default during the quarter ended June 30, 2026.

C. The Company has not transferred any stressed loan during the quarter ended June 30, 2026.

D. The Company has not acquired any stressed loan during the quarter ended June 30, 2026.

6) 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.

7) 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.

8) The Company has not lent any funds during the quarter ended June 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.

9) The figures of the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the full financial year and published year to date figures up to the third quarter of the relevant financial year which were subject to limited review by the Statutory Auditors of the Company.

10) 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.

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

Capital India Finance Limited

CAPITAL INDIA FINANCE LIMITED

Notes to the Statement of unaudited Standalone Financial Results for the Quarter Ended June 30, 2026 :-

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

(Rs. In Lakhs)

Particulars	Quarter Ended			Year Ended
	Jun 30, 2026 (Unaudited)	Mar 31, 2026 (Refer Note 9)	Jun 30, 2025 (Unaudited)	Mar 31, 2026 (Audited)
A. Segment Revenue				
Lending business	6,291.63	5,902.33	4,668.43	20,474.00
Forex business	661.03	591.06	611.92	2,492.81
Total Segment Revenue	**6,952.66**	**6,493.39**	**5,280.35**	**22,966.81**
B. Segment Results				
Lending business	491.02	415.63	233.68	(4,509.16)
Forex business	3.26	(174.05)	(221.68)	(742.00)
Unallocated (Exceptional)	-	-	-	9,791.83
Total Segment Results	**494.28**	**241.58**	**12.00**	**4,540.67**
C. Segment Assets				
Lending business	1,53,850.32	1,64,519.74	1,25,549.73	1,64,519.74
Forex business	5,106.60	4,668.95	5,651.55	4,668.95
Unallocated	1,904.53	1,930.31	846.16	1,930.31
Total Segment Assets	**1,60,861.45**	**1,71,119.00**	**1,32,047.44**	**1,71,119.00**
D. Segment Liabilities				
Lending business	91,607.39	1,02,343.30	67,508.79	1,02,343.30
Forex business	1,847.82	1,843.45	2,178.84	1,843.45
Total Segment Liabilities	**93,455.21**	**1,04,186.75**	**69,687.63**	**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.

12) 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 Jun 30, 2026
Number of active CLA partners	8
Amount of gross principal outstanding as at June 30,2026 (in lakhs)	10,960.90
Weighted average rate of interest (%)	15.02%
Fees received/ paid	-
Broad Sectors in which CLA was made -	
MSME	10,366.21
Others	594.69
Performance of loans under CLA as at June 30, 2026 (in lakhs)-	
Standard Loans	10,925.21
Non-Performing Loans	35.69
Details related to Default Loss Guarantee (DLG)	CG

(b) The Company has not undertaken any Co-lending arrangements with Banks or NBFCs wherein the Company is Originating RE in accordance with RBI notification - RBI/DDR/2025-26/352DOR.STR.REC.271/21.04.048/ 2025-26 dated November 28, 2025.

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) 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
Digitally signed by KESHAV PORWAL
Date: 2026.08.14 15:42:45 +05'30'

Keshav Porwal
Managing Director
DIN : 06706341

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

Capital India Finance Limited ★

Place: Delhi
Date: August 14, 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

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

Appendix 1

Sr. No.	Particulars		Quarter Ended Jun 30, 2026	Year Ended Mar 31, 2026
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity		1.26	1.39
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)		67,406.24	66,932.25
8	Net profit after tax (Rs. In Lakhs)		375.74	4,035.84
9	Earnings per share*	Basic	0.10	1.03
		Diluted	0.09	1.01
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	0.54
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]		5.40%	17.57%
19	Sector specific equivalent ratios, as applicable			
a	Gross non performing assets %		3.28%	2.50%
b	Net non performing assets %		1.87%	1.32%
c	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)		43.58%	40.99%

*Earning per share for Quarter ended is not annualised

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

Capital India Finance Limited

Independent Auditor's Review Report on Unaudited Consolidated Quarterly Financial Results of the Company Pursuant to the Regulations 33 and Regulations 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

TO THE BOARD OF DIRECTORS OF
CAPITAL INDIA FINANCE LIMITED

1. We have reviewed the accompanying Statement of Unaudited Consolidated 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 ended June 30, 2026 ("the Statement"), being submitted by the Holding Company pursuant to the requirement of Regulations 33 and 52 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, and other accounting principles generally accepted in India. 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 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 results of the following companies:

   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 and procedures performed as stated in paragraph 3 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 Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance

with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matters

6. We did not review the interim financial results of 1 subsidiary company included in consolidated unaudited financial results, whose interim financial results reflects, total revenues of Rs. 6702.86 Lakhs for the quarter ended June 30, 2026, total net loss after tax of Rs. 1278.81 Lakhs for the quarter ended June 30, 2026, and total comprehensive income of Rs (1278.81) Lakhs for the quarter ended June 30, 2026 as considered in the standalone unaudited interim financial statements/financial information/financial results of the entities included in the Group. These interim financial results have been reviewed by other auditors 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 is based on the reports of the other auditors 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 include the interim financial results of 3 subsidiaries which have not been reviewed by their auditors, whose interim financial results reflect, total revenues of Rs. 10.24 Lakhs for the quarter ended June 30, 2026, total net loss after tax of Rs.59.73 lakhs for the quarter ended June 30, 2026, and total comprehensive income of Rs. (59.73) Lakhs for the quarter ended June 30, 2026, as considered in the consolidated unaudited 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)

Nagabushanam Srivatsan
Digitally signed by Nagabushanam Srivatsan
Date: 2026.08.14 16:17:50 +05'30'

(S Nagabushanam)
Partner
(M.No. 107022)
UDIN: 26107022NDQGZF9190

Place: **Mumbai**
Date: **August 14, 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 ended June 30, 2026

S. No.	Particulars	Quarter Ended			Year Ended
		Jun 30,2026	Mar 31,2026	Jun 30,2025	Mar 31,2026
		(Unaudited)	(Refer Note 6)	(Unaudited)	(Audited)
	Revenue from operations				
(i)	Interest income	5,771.10	5,419.97	4,260.26	18,760.77
(ii)	Fees and commission income	2,931.68	2,394.22	4,457.70	14,208.41
(iii)	Income from foreign exchange services	378.30	309.19	313.78	1,256.12
(iv)	Sale of digital products / services and devices	3,186.79	4,003.68	3,148.59	16,993.42
(v)	Net gain on fair value changes	359.57	280.42	180.51	1,071.99
(vi)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	4.50	(42.92)	127.76	58.00
(vii)	Other operating income	141.76	150.26	65.56	447.08
(I)	Total Revenue from operations	12,773.70	12,514.82	12,554.16	52,795.79
(II)	Other income	79.23	272.54	35.37	488.45
(III)	Total Income (I+II)	12,852.93	12,787.36	12,589.53	53,284.24
	Expenses				
(i)	Finance costs	2,533.51	2,171.87	1,982.32	8,353.30
(ii)	Impairment on financial instruments	(488.39)	(1,273.14)	(56.79)	3,591.44
(iii)	Fees and commission expense	4,127.14	4,957.96	5,282.09	22,924.77
(iv)	Cost of material consumed	5.56	1.89	22.37	41.43
(v)	Employee benefits expense	3,400.25	3,800.34	3,157.46	13,427.62
(vi)	Depreciation and amortization expense	779.12	747.39	811.44	3,136.46
(vii)	Others expenses	3,340.01	2,733.93	1,966.10	8,746.29
(IV)	Total Expenses	13,697.20	13,140.24	13,164.99	60,221.31
(V)	Profit/(loss) before Exceptional Item (III-IV)	(844.27)	(352.88)	(575.46)	(6,937.07)
(VI)	Exceptional items (refer note 9)	-	-	-	10,638.06
(VII)	Profit/(loss) before tax (V+VI)	(844.27)	(352.88)	(575.46)	3,700.99
(VIII)	Tax expense :				
	(1) Current tax	292.58	147.61	37.64	797.05
	(2) Deferred tax	(174.04)	(191.74)	(36.86)	(281.39)
	(3) Excess/ Short provision of tax of earlier years	-	(10.83)	-	(10.83)
(IX)	Profit/(loss) for the year/period from Continuing Operations (VII-VIII)	(962.81)	(297.92)	(576.24)	3,196.16
(X)	Profit/(loss) for the year/period from Discontinued Operations				
	a). Profit/(loss) before tax from Discontinued Operations	-	-	92.56	(60.51)
	b). Tax expense of Discontinued Operations	-	-	80.12	47.08
	Profit/(loss) after tax for the year/period from Discontinued Operations	-	-	12.44	(107.59)
(XI)	Profit/(loss) for the year/period from Continuing and Discontinued Operations (IX+X)	(962.81)	(297.92)	(563.80)	3,088.57
(XII)	Profit/(loss) for the year/period from Continuing Operations attributable to:				
	Owners of the Company	(327.04)	(15.67)	(297.31)	3,996.73
	Non-controlling interests	(635.77)	(282.25)	(278.93)	(800.57)
(XIII)	Profit/(loss) for the year/period from Discontinued Operations attributable to:				
	Owners of the Company	-	-	12.44	(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	5.30	17.54	2.89	12.22
	Income tax impact on above	(1.33)	(4.73)	(0.73)	(5.33)
(XV)	Total Other Comprehensive Income	3.97	12.81	2.16	6.89
(XVI)	Total Comprehensive Income/(loss) (XI+XV)	(958.84)	(285.11)	(561.64)	3,095.46
(XVII)	Total comprehensive Income/(loss) for the year/period attributable to:				
	Owners of the Company	(323.07)	(2.25)	(282.71)	3,900.29
	Non-controlling Interests	(635.77)	(282.86)	(278.93)	(804.83)
(XVIII)	Paid-up equity share capital	7,821.13	7,821.13	7,791.68	7,821.13
(XIX)	Other Equity				59,495.69
(XX)	Earnings per share for Continuing Operations:*				
	(a) Basic (Rs.)	(0.08)	(0.00)	(0.08)	1.02
	(b) Diluted (Rs.)	(0.08)	(0.00)	(0.07)	1.00
(XXI)	Earnings per share for Discontinued Operations:*				
	(a) Basic (Rs.)	-	-	0.00	(0.03)
	(b) Diluted (Rs.)	-	-	0.00	(0.03)
(XXII)	Earnings per share for Continuing and Discontinued Operations :*				
	(a) Basic (Rs.)	(0.08)	(0.00)	(0.07)	1.00
	(b) Diluted (Rs.)	(0.08)	(0.00)	(0.07)	0.97
	(c) Face value per equity share (Rs)	2.00	2.00	2.00	2.00

**Earning per share for Quarter 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 Consolidated Financial Results for the Quarter ended June 30, 2026

1) 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.

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

3) The consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on August 14, 2026.

4) 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			Year Ended
	Jun 30,2026	Mar 31,2026	Jun 30,2025	Mar 31,2026
	(Unaudited)	(Refer Note 6)	(Unaudited)	(Audited)
A. Segment Revenue				
Lending business	6,291.63	5,884.16	4,657.73	20,426.31
Prepaid payment instrument business	5,890.03	6,304.49	7,311.55	30,332.32
Forex business	661.03	591.06	611.92	2,492.81
Others	10.24	7.65	8.33	32.80
Total Segment Revenue	12,852.93	12,787.36	12,589.53	53,284.24
B. Segment Results				
Lending business	491.02	415.63	233.69	(4,509.16)
Prepaid payment instrument business	(1,278.81)	(531.06)	(544.14)	(1,459.83)
Forex business	3.26	(174.05)	(221.68)	(742.00)
Unallocated (Exceptional)	-	-	-	10,638.06
Others	(59.74)	(63.40)	(43.33)	(226.08)
Total Segment Results	(844.27)	(352.88)	(575.46)	3,700.99
C. Segment Assets				
Lending business	1,51,701.64	1,62,376.23	1,51,154.84	1,62,376.23
Prepaid payment instrument business	10,283.61	12,572.74	15,023.51	12,572.74
Forex business	5,106.60	4,668.95	5,651.55	4,668.95
Unallocated	3,969.84	4,199.06	3,265.44	4,199.06
Others	702.14	744.12	908.07	744.12
Total Segment Assets	1,71,763.83	1,84,561.10	1,76,003.41	1,84,561.10
D. Segment Liabilities				
Lending business	91,607.39	1,01,910.09	96,253.97	1,01,910.09
Prepaid payment instrument business	10,096.05	11,725.67	12,660.86	11,725.67
Forex business	1,847.82	1,843.45	2,178.84	1,843.45
Others	21.75	26.51	15.82	26.51
Total Segment Liabilities	1,03,573.01	1,15,505.72	1,11,109.49	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.

5) In case of subsidiary, Rapipay Fintech Private Limited invested Rs 22.00 Lakhs during the quarter ended June 30, 2026 in its wholly owned subsidiary NYE Investech Private Limited (formerly known as Kuants Wealth Private Limited).

6) The figures of the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the full financial year and published year to date figures up to the third quarter of the relevant financial year which were subject to limited review by statutory auditors of the company.

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

8) 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 March 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.

9) Exceptional items for the year ended March 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.

10) 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.

By order of the Board
Capital India Finance Limited

KESHAV PORWAL
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Date: 2026.08.14 15:43:52 +05'30'

Keshav Porwal
Managing Director
DIN: 06706341

Place: Delhi
Date : August 14, 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 Ended June 30, 2026

Appendix 1

Sr No	Particulars		Quarter Ended Jun 30,2026	Year Ended Mar 31,2026
1	*Debt Equity Ratio (Debt securities+Borrowings) / Total Equity*		*1.27*	*1.38*
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)*		*67,088.02*	*67,316.82*
8	*Net profit after tax from Continuing operations (Rs. In Lakhs)*		*(962.81)*	*3,196.16*
9	*Earnings per share from Continuing operations**	*Basic (Rs.)*	*(0.08)*	*1.02*
		Diluted (Rs.)	*(0.08)*	*1.00*
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*		*0.49*	*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*		*(7.49%)*	*6.00%*

**Earning per share for Quarter Ended is not annualised*

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

Capital India Finance Limited

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

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

Dear Sir,

1. This Certificate is issued in accordance with the terms of the engagement letter.

2. The Capital India Finance Limited ("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 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, master circular no. SEBI/HO/DDHS-POD-1/P/CIR/2025/117 dated August 13, 2025, and Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time, (together referred to as the "Regulations"), the Company is required to submit to Stock Exchange and Debenture Trustees a certificate regarding maintenance of Security Cover and compliance of covenants.

4. Accordingly, we, as Statutory Auditor of the Company, have been requested by the Company to examine the accompanying "Statement of Security Cover as on June 30, 2026 from column A to J" (the "Statement") along with compliance of covenants. The accompanying Statement has been prepared by the Management of the Company from the unaudited financial statements, unaudited books of accounts and other relevant records maintained by the Company.

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. 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.

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.

Auditor's Responsibility

7. 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 June 30, 2026 maintained by the Company.

8. We conducted our examination of the Statements, 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 ICAL.

9. 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.

10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements issued by the ICAI.

11. 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:

    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 June 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 June 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

12. Based on the procedures performed by us, as referred to in paragraph 11 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 June 30, 2026 maintained by the Company.

Restriction on Use

13. 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.

14. 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)

Nagabushanam Srivatsan
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Date: 2026.08.14 16:18:52 +05'30'

Place: Mumbai
Date: August 14, 2026

(S Nagabushanam)
Partner
(M. No. 107022)
UDIN: 26107022SSTOMW2842

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

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 June 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		-	-		-	-	666.43		666.43	-	-	-	-	-
Capital Work-in-Progress		-	-		-	-	-		-	-	-	-	-	-
Right of Use Assets		-	-		-	-	1,909.60		1,909.60	-	-	-	-	-
Goodwill		-	-		-	-			-	-	-	-	-	-
Intangible Assets		-	-		-	-	33.54		33.54	-	-	-	-	-
Intangible Assets under Development		-	-		-	-	-		-	-	-	-	-	-
Investments		-	-		-	-	16,969.01		16,969.01	-	-	-	-	-
Loans	Note 1	-	-		1,12,017.26	-	332.17		1,12,349.43	-	-	-	1,12,017.26	1,12,017.26
Inventories		-	-		-	-			-	-	-	-	-	-
Trade Receivables		-	-		-	-	649.40		649.40	-	-	-	-	-
Cash and Cash Equivalents		-	-		-	-	14,420.67		14,420.67	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-		-	-	7,549.72		7,549.72	-	-	-	-	-
Others		-	-		-	-	6,313.65		6,313.65	-	-	-	-	-
Total		-	-		1,12,017.26	-	48,844.19	-	1,60,861.45	-	-	-	1,12,017.26	1,12,017.26
LIABILITIES														
Debt Securities to which this certificate pertains (Note 3)		-		Yes	5,442.18				5,442.18					
Other debt sharing pari-passu charge with above debt (Note 3)				No	80,598.34				80,598.34					
Other Debt									-					
Subordinated debt							-		-					
Borrowings							-		-					
Bank - borrowings			-		-	-	-		-					
Debt Securities			-		-	-	-		-					
Others - borrowings			-		-	-	-		-					
Trade payables			-		-	-	-		-					
Lease Liabilities			-		-	-	-		-					
Provisions			-		-	-	-		-					
Others		-	-		-	-	-		-					
Total		-	-		86,040.52	-	-	-	86,040.52					
Cover on Book Value					1.30									
Cover on Market Value														
		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio	1.30									

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 June 30, 26	Status
Total Term Debt/ Equity ratio to be within <= 3.5 x	1.26	Complied
Capital Adequacy Ratio (CAR) of at least 20% (Twenty) or as per applicable RBI regulation, whichever is higher	43.58%	Complied
Net NPA not to exceed 3.50% of Gross Loan Portfolio	1.87%	Complied
Net Worth: Net worth to be >= Rs. 575 crores (Net worth means Paid up capital and all the reserves)	674.06	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	Within RBI norms	Complied

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

KESHAV PORWAL

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Capital India Finance Limited