

**Independent Auditor's Review Report on the Quarterly Unaudited Standalone 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 June 30, 2024 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. The Company's Management is responsible for the preparation of the statement in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards 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 Regulation 33 of the Listing Regulations. The statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing 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.
4. Based on our review conducted 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 India Accounting Standards ('IND AS') has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For Singhi & Co.**  
Chartered Accountants  
Firm Registration No. 302049E



**Milind Agal**  
Partner

Membership No. 123314  
UDIN: 24123314BKBZXH9494

Place: Mumbai  
Date: August 13, 2024

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, 2024

S.No	Particulars	Quarter Ended			Year Ended
		Jun 30, 2024 (Unaudited)	Mar 31, 2024 (Refer Note 2)	Jun 30, 2023 (Unaudited)	Mar 31, 2024 (Audited)
	<b>Revenue from operation</b>				
(i)	Interest income	3,797.34	3,497.94	3,345.10	13,940.75
(ii)	Fees and commission income	412.86	299.30	444.21	1,402.90
(iii)	Foreign Exchange Services	312.75	378.43	1,118.26	2,977.20
(iv)	Net gain on fair value changes	88.55	83.90	74.17	356.94
(v)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	(7.90)	300.29	-	534.57
(I)	<b>Total revenue from operations</b>	<b>4,603.60</b>	<b>4,559.86</b>	<b>4,981.74</b>	<b>19,212.36</b>
(II)	Other income	37.37	89.35	18.89	253.98
(III)	<b>Total Income (I+II)</b>	<b>4,640.97</b>	<b>4,649.21</b>	<b>5,000.63</b>	<b>19,466.34</b>
	<b>Expenses</b>				
(i)	Finance costs	1,709.87	1,691.93	1,850.49	7,155.12
(ii)	Employee benefits expense	1,640.64	1,363.39	1,417.94	6,030.14
(iii)	Depreciation and amortisation	224.38	197.44	244.78	909.48
(iv)	Impairment of financial instruments	148.47	46.51	61.32	164.60
(v)	Other expenses	579.79	613.00	616.04	2,462.44
(IV)	<b>Total Expenses</b>	<b>4,303.15</b>	<b>3,912.27</b>	<b>4,190.57</b>	<b>16,721.78</b>
(V)	<b>Profit before tax (III-IV)</b>	<b>337.82</b>	<b>736.94</b>	<b>810.06</b>	<b>2,744.56</b>
(VI)	Tax Expenses				
	(1) Current tax	121.61	160.08	202.25	737.00
	(2) Deferred tax	(30.65)	35.83	(1.52)	(2.71)
	(3) Tax related to earlier years	(204.48)	-	-	-
(VII)	<b>Profit for the period/year (V-VI)</b>	<b>451.34</b>	<b>541.03</b>	<b>609.33</b>	<b>2,010.27</b>
	<b>Other Comprehensive Income</b>				
	(i) Items that will not be reclassified to profit or loss	(13.70)	(68.63)	4.62	(54.78)
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	3.45	17.28	(1.16)	13.79
(VIII)	<b>Other Comprehensive Income</b>	<b>(10.25)</b>	<b>(51.35)</b>	<b>3.46</b>	<b>(40.99)</b>
(IX)	<b>Total comprehensive income (VII+VIII)</b>	<b>441.09</b>	<b>489.68</b>	<b>612.79</b>	<b>1,969.28</b>
(X)	Paid up Equity Share Capital (Face value of Rs 10/- each)	7,773.43	7,773.43	7,773.43	7,773.43
(XI)	Other Equity				52,880.75
(XII)	<b>Earnings per share*:</b>				
	(a) Basic (Rs.)	0.58	0.70	0.78	2.59
	(b) Diluted (Rs.)	0.56	0.69	0.77	2.55
	(c) Face value per equity share (Rs)	10.00	10.00	10.00	10.00

\*Earning per share for Quarter ended is not annualised

Notes :-

- These Standalone Financial Results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- The figures of the quarter ended March 31, 2024 is 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.
- Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September, 2021  
Details of transfer through assignment in respect of loans not in default during the quarter ended June 30, 2024.

Particulars	Amount (in Lakhs)
Aggregate amount of loans acquired (in lakhs)	744.75
Weighted average residual maturity (in months)	83
Weighted average holding period (in months)*	1
Retention of beneficial economic interest by the originator	10%
Tangible security coverage**(Times)	1

\*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



- 4) The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on August 13, 2024.
- 5) The auditors have carried out Limited Review of the Financial results for the quarter ended June 30, 2024 as required under Regulation 33 and Regulations 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 6) The Code on Wages, 2019 and Code Social Security, 2020 ("the Codes") relating to employees compensation and post-employment benefits that received Presidential assent have not been notified. Further, the related rules for quantifying the financial impact have not been notified. The Company will assess the impact of the Codes when the rules are notified and will record any related impact in the period the Codes become effective.
- 7) Segment information in accordance with IND AS 108 - Operating Segments is as under:

(Rs. In Lakhs)

Particulars	Quarter Ended			Year Ended
	Jun 30, 2024 (Unaudited)	Mar 31, 2024 (Refer Note 2)	Jun 30, 2023 (Unaudited)	Mar 31, 2024 (Audited)
<b>A. Segment Revenue</b>				
Lending business	3,891.66	3,951.06	3,429.54	15,019.11
Forex business	749.31	698.15	1,571.09	4,447.23
<b>Total Segment Revenue</b>	<b>4,640.97</b>	<b>4,649.21</b>	<b>5,000.63</b>	<b>19,466.34</b>
<b>B. Segment Results (Profit before Tax)</b>				
Lending business	484.84	848.15	16.39	1,835.26
Forex business	(147.02)	(111.21)	793.67	909.30
<b>Total Segment Results</b>	<b>337.82</b>	<b>736.94</b>	<b>810.06</b>	<b>2,744.56</b>
<b>C. Segment Assets</b>				
Lending business	1,16,845.57	1,17,467.01	1,22,586.05	1,17,467.01
Forex business	6,562.23	6,200.63	7,265.04	6,200.63
Unallocated	695.87	678.12	1,166.94	678.12
<b>Total Segment Assets</b>	<b>1,24,103.67</b>	<b>1,24,345.76</b>	<b>1,31,018.03</b>	<b>1,24,345.76</b>
<b>D. Segment Liabilities</b>				
Lending business	58,561.36	59,548.83	69,790.43	59,548.83
Forex business	4,296.24	4,142.75	2,055.80	4,142.75
Unallocated	55.31	-	-	-
<b>Total Segment Liabilities</b>	<b>62,912.91</b>	<b>63,691.58</b>	<b>71,846.23</b>	<b>63,691.58</b>

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.

- 8) 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.
- 9) Previous period/ year figures have been regrouped/ reclassified 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: August 13, 2024



**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

Appendix 1

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, 2024

Sr No	Particulars	Quarter Ended	Year Ended
		Jun 30, 2024	Mar 31, 2024
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity	0.93	0.93
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)	61,190.76	60,654.18
8	Net profit after tax (Rs. In Lakhs)	451.34	2,010.27
9	Earnings per share*	Basic	2.59
		Diluted	2.55
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	0.46	0.46
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]	9.73%	10.33%
19	Sector specific equivalent ratios, as applicable		
a	Gross non performing assets %	1.79%	1.80%
b	Net non performing assets %	0.93%	0.82%
c	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)	36.34%	36.58%

\*Earning per share for Quarter ended is not annualised

For Capital India Finance Limited

Keshav Porwal  
Managing Director  
DIN : 06706341

Place: Mumbai  
Date: August 13, 2024



**Independent Auditor's Review Report on the Quarterly Unaudited Consolidated 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**

**Review Report to The Board of Directors  
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") and its share of the net loss after tax and total comprehensive loss for the quarter ended from April 01, 2024 to June 30, 2024 (the "Statement") being submitted by the Holding Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. The Holding Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards 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 Regulation 33 of the Listing Regulations. The Statement has been approved by the Holding Company's Board of Directors. 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing 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 Securities and Exchange Board of India under Regulation 33 (8) of the Listing Regulations, to the extent applicable.

4. The Statement includes results of the following entities:

Holding Company:

- a. Capital India Finance Limited

Subsidiaries/Step Down subsidiaries:

- b. Capital India Home Loans Limited
- c. Capital India Asset Management Private Limited
- d. Rapipay Fintech Private Limited
- e. NYE Investech Private Limited (formally known as "Kuants Wealth Private Limited")
- f. NYE Insurance Broking Private Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('IND AS') 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 Regulation 33 and Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material mis-statement.

**Other Matters**

6. The consolidated unaudited financial results include the interim financial information of 3 subsidiaries which are unaudited and have been approved and furnished to us by the management, whose financial information reflects total revenue (before consolidation adjustments) of Rs 1.52 lakhs, total net loss after tax (before consolidation adjustments) of Rs 0.93 lakhs, total comprehensive income (before consolidation adjustments) of Rs 0.93 lakhs for the quarter ended June 30, 2024, respectively as considered in the Statement. According to the information and explanations given to us by the Management, this financial information is not material to the Group.
7. The consolidated unaudited financial results include the interim financial information of 2 subsidiaries which are reviewed by their auditors, whose financial information reflects total revenue (before consolidation adjustments) of Rs 11,222.51 lakhs, total net loss after tax (before consolidation adjustments) of Rs 1,085.40 lakhs and total comprehensive income (before consolidation adjustments) of Rs 1,085.40 lakhs for the quarter ended June 30, 2024, respectively as considered in the Statement.

Our conclusion on the Statement is not modified in respect of the above matters.

**For Singhi & Co.**  
Chartered Accountants  
Firm Reg. No. 302049E



**Milind Agal**  
Partner

Membership No. 123314  
UDIN: 24123314BKBZXi6462

Place: Mumbai  
Date: August 13, 2024

(Rs. In Lakhs)

**Statement of Unaudited Consolidated Financial Results for the Quarter Ended June 30, 2024**

S.No.	Particulars	Quarter Ended			Year Ended
		Jun 30, 2024 (Unaudited)	Mar 31, 2024 (Refer Note 2)	Jun 30, 2023 (Unaudited)	Mar 31, 2024 (Audited)
	<b>Revenue from operations</b>				
(i)	Interest income	5,870.25	5,433.58	5,032.80	21,263.38
(ii)	Fees and commission income	6,466.53	6,879.47	10,860.35	28,574.03
(iii)	Foreign exchange services	312.07	378.43	1,105.30	2,973.09
(iv)	Sale of devices and digital products	2,988.32	3,054.71	56.49	13,026.15
(v)	Net gain on fair value changes	116.85	102.21	90.80	403.50
(vi)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	(87.04)	383.12	137.08	1,017.90
(vii)	Other operating income	159.97	219.99	216.13	753.34
(I)	<b>Total revenue from operations</b>	<b>15,826.95</b>	<b>16,451.51</b>	<b>17,498.95</b>	<b>68,011.39</b>
(II)	Other income	70.08	299.82	115.47	789.14
(III)	<b>Total Income (I+II)</b>	<b>15,897.03</b>	<b>16,751.33</b>	<b>17,614.42</b>	<b>68,800.53</b>
	<b>Expenses</b>				
(i)	Finance costs	2,568.52	2,248.11	2,574.36	10,205.19
(ii)	Impairment of financial assets	192.47	93.51	106.32	301.60
(iii)	Fees and commission expense	6,886.01	7,403.04	8,544.55	31,900.06
(iv)	Cost of material consumed	12.99	16.14	46.39	122.10
(v)	Employee benefits expenses	3,839.14	3,458.78	4,177.32	15,723.99
(vi)	Depreciation and amortization expense	792.38	726.08	730.71	3,016.73
(vii)	Others expenses	2,356.43	3,027.06	1,748.31	8,433.02
(IV)	<b>Total Expenses</b>	<b>16,647.94</b>	<b>16,972.72</b>	<b>17,927.96</b>	<b>69,702.69</b>
(V)	<b>Profit/(loss) before Exceptional Item (III-IV)</b>	<b>(750.91)</b>	<b>(221.39)</b>	<b>(313.54)</b>	<b>(902.16)</b>
(VI)	Exceptional item	-	-	1,031.45	1,031.45
(VII)	<b>Profit/(loss) before tax (V+VI)</b>	<b>(750.91)</b>	<b>(221.39)</b>	<b>717.91</b>	<b>129.29</b>
(VIII)	Tax expense :				
	(1) Current tax	121.61	160.87	202.25	737.79
	(2) Deferred tax	(33.05)	(1.88)	31.23	34.95
	(3) Tax related to earlier years	(204.48)	-	-	-
(IX)	<b>Profit/(loss) for the year/period (VII-VIII)</b>	<b>(634.99)</b>	<b>(380.38)</b>	<b>484.43</b>	<b>(643.45)</b>
	<b>Profit/(loss) for the year/period attributable to:</b>				
	Owners of the Company	(161.06)	81.50	1,043.79	1,164.78
	Non-controlling interest	(473.93)	(461.88)	(559.36)	(1,808.23)
	<b>Other Comprehensive Income</b>				
	(i) Items that will not be reclassified to profit or loss	(13.70)	(78.45)	4.62	(64.60)
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	3.45	17.27	(1.16)	13.78
(X)	<b>Other Comprehensive Income</b>	<b>(10.25)</b>	<b>(61.18)</b>	<b>3.46</b>	<b>(50.82)</b>
(XI)	<b>Total Comprehensive Income/(loss) (IX+X)</b>	<b>(645.24)</b>	<b>(441.56)</b>	<b>487.89</b>	<b>(694.27)</b>
	<b>Total comprehensive income/(loss) for the year/period attributable to:</b>				
	Owners of the Company	(171.31)	25.00	1,047.25	1,118.64
	Non-controlling interest	(473.93)	(466.56)	(559.36)	(1,812.91)
(XII)	Paid-up equity share capital (Face value of 10/- each)	7,773.43	7,773.43	7,773.43	7,773.43
(XIII)	Other Equity				54,489.03
(XIV)	<b>Earnings per share:*</b>				
	(a) Basic (Rs.)	(0.21)	0.10	1.34	1.50
	(b) Diluted (Rs.)	(0.20)	0.10	1.34	1.48
	(c) Face value per equity share (Rs)	10.00	10.00	10.00	10.00

\*Earning per share for Quarter Ended is not annualised

**Notes:-**

- These consolidated financial results have been prepared in accordance with the recognition and measurement principals 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 other accounting principal generally accepted in India.
- The figures of the quarters ended March 31, 2024 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.
- The auditors have carried out Limited Review of the Financial Results for the quarter ended June 30, 2024 as required under Regulation 33 and Regulations 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on August 13, 2024.



5 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.

6 Consolidated Segment information in accordance with the Ind AS 108 – Operating Segments of the Group is as under:

(Rs. In Lakhs)

Particulars	Quarter Ended			Year Ended
	Jun 30, 2024 (Unaudited)	Mar 31, 2024 (Refer Note 2)	Jun 30, 2023 (Unaudited)	Mar 31, 2024 (Audited)
<b>A. Segment Revenue</b>				
Lending business	5,955.20	6,096.93	5,375.79	23,107.98
Prepaid Payment Instrument business	9,193.19	9,956.25	10,680.50	41,249.43
Forex business	748.64	698.15	1,558.13	4,443.12
<b>Total Segment Revenue</b>	<b>15,897.03</b>	<b>16,751.33</b>	<b>17,614.42</b>	<b>68,800.53</b>
<b>B. Segment Results (Profit before Tax)</b>				
Lending business	393.85	861.46	59.63	1,985.59
Prepaid Payment Instrument business	(996.81)	(975.20)	(1,126.53)	(3,739.73)
Forex business	(147.02)	(111.21)	793.67	909.30
Others	(0.93)	3.56	991.14	974.13
<b>Total Segment Results</b>	<b>(750.91)</b>	<b>(221.39)</b>	<b>717.91</b>	<b>129.29</b>
<b>C. Segment Assets</b>				
Lending business	1,45,868.45	1,46,615.32	1,47,139.33	1,46,615.32
Prepaid Payment Instrument business	19,200.25	22,864.42	25,887.35	22,864.42
Forex business	6,562.23	6,200.63	7,265.04	6,200.63
Unallocated	3,566.26	3,423.35	4,090.64	3,423.35
Others	958.19	986.43	815.16	986.43
<b>Total Segment Assets</b>	<b>1,76,155.38</b>	<b>1,80,090.15</b>	<b>1,85,197.52</b>	<b>1,80,090.15</b>
<b>D. Segment Liabilities</b>				
Lending business	90,982.95	91,962.12	97,718.64	91,962.12
Prepaid Payment Instrument business	15,371.95	17,989.36	18,869.42	17,989.36
Forex business	4,296.24	4,142.75	2,055.80	4,142.75
Unallocated	56.10	-	-	-
Others	40.07	45.90	47.64	45.90
<b>Total Segment Liabilities</b>	<b>1,10,747.31</b>	<b>1,14,140.13</b>	<b>1,18,691.50</b>	<b>1,14,140.13</b>

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.

7 The Code on Wages, 2019 and Code Social Security, 2020 ("the Codes") relating to employees compensation and post-employment benefits that received Presidential assent have not been notified. Further, the related rules for quantifying the financial impact have not been notified. The Company will assess the impact of the Codes when the rules are notified and will record any related impact in the period the Codes become effective.

8 During the period ended June 30, 2024 the cash and cash equivalent has restricted balance of Rs. 2,017.32 Lakhs (March 31, 2024: Rs. 1,982.60) in Rapipy Fintech Private limited.

9 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 : August 13, 2024





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

Appendix 1

"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, 2024

Sr No	Particulars	Quarter Ended Jun 30, 2024	Year Ended Mar 31, 2024
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity	1.43	1.42
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)	62,191.51	62,262.46
8	Net profit after tax (Rs. In Lakhs)	(634.99)	(643.45)
9	Earnings per share*		
	Basic	(0.21)	1.50
	Diluted	(0.20)	1.48
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	0.49
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]	(3.99%)	(0.94%)

\*Earning per share for Quarter Ended is not annualised

For Capital India Finance Limited

Keshav Porwal  
Managing Director  
DIN: 06706341

Place: Mumbai  
Date : August 13, 2024

