

Ref. No.: CIFL/BSE/2024-25/64

Friday, February 14, 2025

To, The Manager – Listing, BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Sub.: <u>Outcome of the meeting of the Board of Directors of Capital India Finance Limited held on</u> February 14, 2025

Dear Sir/ Madam,

In compliance with the Regulation 30, 33 and other applicable provisions of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we, Capital India Finance Limited ("Company"), would like to inform that the Board of Directors of the Company, in their meeting held today viz. February 14, 2025, which commenced at 12:05 P.M. and concluded at 01:32 P.M., *inter-alia*, considered, approved and took on record the un-audited standalone and consolidated financial results of the Company for the quarter and nine-months period ended on December 31, 2024 ("Financial Results"), along with the Limited Review Reports thereon, issued by V. Sankar Aiyar & Co., Chartered Accountants, Statutory Auditors of the Company, as recommended by the Audit Committee in its meeting held prior to the Board Meeting.

The copies of Financial Results & Limited Review Reports are enclosed herewith as "Annexure-A".

Kindly take the above information on records.

Thanking You For Capital India Finance Limited

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

FINA

Encl.: as above

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.

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Annexure - A



V. SANKAR AIYAR & CO

A 601, MANGALYA BUILDING, NEXT TO SANGEET PLAZA OFF MAROL MAROSHI ROAD, ANDHERI EAST, MUMBAI - 400 059 mumbai@vsa.co.in = % (022) 4451 6087 = @ www.vsa.co.in

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

TO THE BOARD OF DIRECTORS OF CAPITAL INDIA FINANCE LIMITED

- We have reviewed the accompanying statement of unaudited standalone financial results of Capital India Finance Limited ("the Company") for the quarter and nine months ended on December 31, 2024.
- 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 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.





V. SANKAR AIYAR & CO

5. The unaudited standalone financial results of the Company for the corresponding quarter and nine months ended December 31, 2023, were reviewed by the predecessor auditor who had expressed their unmodified conclusions on those results. The standalone financial results of the Company for the year ended March 31, 2024 were audited by the predecessor auditor of the Company who had issued an unmodified opinion thereon.

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

NAGABUSH ANAM SRIVATSAN Digitally signed by NAGABUSHANAM SRIVATSAN Date: 2025.02.14 13:23:54 +05'30'

(S Nagabushanam) Partner (M.No. 107022) UDIN: 25107022BMLYQM6517



Place: Mumbai Date: February 14, 2025

			Quarter Ended		hths Ended Dec 31, 2024 Nine Months Ended		Year Ended	
S.No	Particulars	Dec 31,2024	Sep 30,2024	Dec 31,2023	Dec 31,2024	Dec 31,2023	March 31,2024	
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
	Revenue from operation					6.010		
(i)	Interest income	4,104.98	4,114.58	4,077.73	12,603.61	11,805.34	15,814.64	
(ii)	Fees and commission income	306.85	372.51	323.94	1,092.22	1,103.60	1,402.9	
(iii)	Foreign Exchange Services	241.70	407.35	508.69	961.80	2,598.77	2,977.2	
(iv)	Net gain on fair value changes	128.85	50.86	94.90	268.26	273.04	356.9	
(v)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	456.27	337.38	11.53	785.75	234.28	534.5	
(1)	Total revenue from operations	5,238.65	5,282.68	5,016.79	15,711.64	16,015.03	21,086.	
(11)	Other income	33.81	34.66	74.14	105.84	164.63	253.9	
(111)	Total Income (I+II)	5,272.46	5,317.34	5,090.93	15,817.48	16,179.66	21,340.	
	Expenses	/						
(i)	Finance costs	1,865.28	1,657.43	1,758.28	5,232.58	5,463.19	7,155.1	
(ii)	Employee benefits expenses	1,622.34	1,664.98	1,630.18	4,927.96	4,666.75	6,030.	
(iii)	Depreciation and amortisation expense	250.43	227.79	223.14	702.60	712.04	909.	
(iv)	Impairment of financial instruments	67.62	312.51	(7.09)	528.60	118.09	164.	
(v)	Other expenses	1,081.39	1,017.47	1,079.44	3,265.36	3,211.97	4,336.	
(IV)	Total Expenses	4,887.06	4,880.18	4,683.95	14,657.10	14,172.04	18,595	
(V)	Profit before tax (III-IV)	385.40	437.16	406.98	1,160.38	2,007.62	2,744.	
(VI)	Tax Expenses							
	(1) Current tax	9.06	164.83	142.88	295.50	576.92	737.	
	(2) Deferred tax	75.40	(48.83)	(39.08)	(4.08)	(38.54)	(2.	
	(3) Excess/ Short provision of tax of earlier years	8.75			(195.73)		1	
(VII)	Profit for the period/year (V-VI)	292.19	321.16	303.18	1,064.69	1,469.24	2,010	
	Other Comprehensive Income					10.05		
	(i) Items that will not be reclassified to profit or loss	(13.70)	(13.69)	4.61	(41.09)	13.85	(54.	
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	3.45	3.44	(1.17)	10.34	(3.49)		
	Other Comprehensive Income	(10.25)	(10.25)	3.44	(30.75)	10.36		
(IX)	Total comprehensive income (VII+VIII)	281.94	310.91	306.62	1,033.94	1,479.60	1,969	
(X) (XI)	Paid up Equity Share Capital (Face value of Rs 10/- each) Other Equity	7,775.76	7,773.43	7,773.43	7,775.76	7,773.43	7,773 52,880	
(XII)	Earnings per share*:	0.00	0.41	0.39	1.37	1.89	2	
	(a) Basic (Rs.)	0.38		0.39	1.37	1.85		
	(b) Diluted (Rs.) (c) Face value per equity share (Rs)	0.37 10.00	0.41 10.00	0.38	1.34	1.85		

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

*Earning per share for Quarter and Nine Months ended is not annualised





Notes :-

- 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 vide its Circular Ref. No. RBI/2021-22/112 DOR CRE.REC. No.60/03.10.001/2021-22 dated October 22, 2021 read with Master Direction - Reserve Bank of India (Non - Banking Financial Company - Scale Based Regulation)Directions, 2023 dated October 19, 2023.
- 2) 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.
- 3) Disclosures pursuant to RBI Notification RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September, 2021.

A.	Details of loans acquired through assignment in respect of loans not in default for the quarter ended December 31, 2024.	
	Aggregate amount of loans acquired (in Lakhs)	635.91
	Weighted average residual maturity (in months)	85
	Weighted average holding period (in months)	1
	Retention of beneficial economic interest by the originator (in %) (MRR)	10%
	Tangible security coverage (Times)	1

υ.	Details of Idans transferred through Assignment in respect of Idans not in densate daming the quarter shade bedanted of, 202 h	
	Aggregate principal outstanding of loans transferred through assignment (in Lakhs)	2,969.92
	Retention of Beneficial economic interest (in %) (MRR)	10%
	Weighted average residual maturity (in months)	150
	Weighted average holding period (in months)	17
	Coverage of Tangible security Coverage (Times)	1
	Bating-wise distribution of rated loans	unrated

C. The Company has not transferred any stressed loan during the quarter ended Dec 31, 2024.
 D. The Company has not acquired any stressed loan during the quarter ended Dec 31, 2024.

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

		Quarter Ended			Nine Months Ended	
Particulars	Dec 31,2024	Sep 30,2024	Dec 31,2023	Dec 31,2024	Dec 31,2023	March 31,2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
A. Segment Revenue						
Lending business	4,707.33	4,512.88	4,460.39	13,698.58	12,659.26	16,893.00
Forex business	565.13	804.46	630.54	2,118.90	3,520.40	4,447.23
Total Segment Revenue	5,272.46	5,317.34	5,090.93	15,817.48	16,179.66	21,340.23
B. Segment Results (Profit before Tax)						
Lending business	681.67	487.75	498.75	1,654.26	987.11	1,835.27
Forex business	(296.27)	(50.59)	(91.77)	(493.88)	1,020.51	909.29
Total Segment Results	385.40	437.16	406.98	1,160.38	2,007.62	2,744.56
C. Segment Assets						
Lending business	1,24,361.06	1,16,845.92	1,17,214.15	1,24,361.06	1,17,214.15	1,17,467.01
Forex business	6,023.16	7,574.86	6,539.73	6,023.16	6,539.73	6,200.63
Unallocated	776.57	749.04	800.08	776.57	800.08	678.12
Total Segment Assets	1,31,160.79	1,25,169.82	1,24,553.96	1,31,160.79	1,24,553.96	1,24,345.76
D. Segment Liabilities						
Lending business	67,035.52	60,495.12	61,827.37	67,035.52	61,827.37	59,548.83
Forex business	2,255.81	3,169.36	2,660.22	2,255.81	2,660.22	4,142.75
Unallocated		-	-		-	-
Total Segment Liabilities	69,291.33	63,664.48	64,487.59	69,291.33	64,487.59	63,691.58

5) The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on February 14, 2025.

- 6) The auditors have carried out Limited review of the Financial results for the Quarter ended and Nine Months ended December 31, 2024 as required under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 7) The Code on Wages, 2019 and the Code on 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 Quarter and Nine Months ended December 31, 2024 the Company has allotted 23,375 equity shares to employees who have exercised their options under the approved CIFL Employee Stock Option Plan 2018.
- 9) Capital India Finance Limited, in its board meeting held on Oct 16, 2024, approved the sale of its entire stake in housing finance subsidiary Capital India Home Loans Limited to Weaver Services Private Limited at estimated consideration of Rs 266.53 Crores. The Shareholders' have approved the stake sale on Jan 29, 2025. The transaction is subject to obtaining requisite approvals under the applicable law, including regulatory authorities and lenders.
- 10) Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of current period.

Place: Delhi Date: February 14, 2025



Keshay Porwal Managing Director DIN : 06706341

By order of the Board Capital India Finance Limited



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Disclosure for ratios for the Quarter and Nine Months Ended Dec 31, 2024

			Quarter Ended	Nine Months Ended	
Sr No	Particular	S	Dec 31,2024	Dec 31,2024	
Sr NO	Debt Equity Ratio (Debt securities+Borrowi	ngs) / Total Eauity		1.01	
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				
6	Capital Redemption Reserve / Debenture Re	demption Reserve	Not Applicable, being an NBFC		
7	Net Worth (Rs. In Lakhs)			61,869.46	
8	Net profit after tax (Rs. In Lakhs)		292.19	1,064.69	
9	Earnings per share*	Basic	0.38	1.37	
-	2	Diluted	0.37	1.34	
10	Current ratio			being an NBFC	
11	Long term debt to working capital			being an NBFC	
12				being an NBFC	
13			Not Applicable,	being an NBFC	
14	Total debts to total assets (Debt securities+.	Borrowings) / Total Assets		0.48	
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 / Tot	al Income]	5.54%	6.73%	
19	Sector specific equivalent ratios, as applica				
a	Gross non performing assets %			1.86%	
b	Net non performing assets %			0.93%	
c	Capital to risk-weighted assets ratio (Calcu	lated as per RBI guidelines)		36.63%	

*Earning per share for Quarter and Nine Months ended is not annualised

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V. SANKAR AIYAR & CO

A 601, MANGALYA BUILDING, NEXT TO SANGEET PLAZA OFF MAROL MAROSHI ROAD, ANDHERI EAST, MUMBAI - 400 059 mumbai@vsa.co.in + & (022) 4451 6087 + @ www.vsa.co.in

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

TO THE BOARD OF DIRECTORS OF CAPITAL INDIA FINANCE LIMITED

- 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 nine months ended December 31, 2024 ("the Statement"), being submitted by the Holding Company pursuant to the requirement of Regulations 33 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 subsidiaries including step down subsidiaries:
 - Holding Company a) Capital India Finance Limited







Subsidiary Companies

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

Other Matters

6. We did not review the interim financial results of 2 subsidiary companies included in consolidated unaudited financial results, whose interim financial results reflects, total revenues of Rs. 10614.54 Lakhs and Rs. 33619.10 Lakhs for the quarter and nine months ended December 31,2024 respectively, total net loss after tax of Rs. 460.97 Lakhs and Rs. 1794.41 Lakhs for the quarter and nine months ended December 31,2024 respectively, and total comprehensive income of Rs (460.97) Lakhs and Rs. (1794.41) Lakhs for the quarter and nine months ended December 31,2024 respectively 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 these subsidiaries 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. 1.56 Lakhs and Rs. 4.70 Lakhs for the quarter and nine months ended December 31,2024 respectively, total net loss after tax of Rs. 22.33 lakhs and Rs. 36.46 Lakhs for the quarter and nine months ended December 31,2024 respectively and total comprehensive income of Rs. (22.33) Lakhs and Rs. (36.46) Lakhs for the quarter and nine month ended December 31,2024 respectively 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.

8. The unaudited consolidated financial results of the Company for the corresponding quarter and nine months ended December 31, 2023, were reviewed by the predecessor auditor who had expressed their unmodified conclusions on those results. The consolidated financial results of the Company for the year ended March 31, 2024 were audited by the predecessor auditor of the Company who had issued an unmodified opinion thereon.

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

NAGABUSHAN Digitally signed by NAGABUSHANAM AM SRIVATSAN

SRIVATSAN Date: 2025.02.14 13:23:06 +05'30'

(S Nagabushanam) Partner (M.No. 107022) UDIN: 25107022BMLYQN5433



Place: Mumbai Date: February 14, 2025

> OFFICES MUMBAI | NEW DELHI | CHENNAI | GHAZIABAD

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 and Nine Months Ended Dec 31,2024

 (i) Intere: (ii) Feesa (iii) (iii) Foreig (iv) Sale o (v) Net ga (vi) Net ga (vii) Other (iii) Total (iii) Total (iii) Total (iii) Feesa (iv) Other (vi) Depre (vi) Other (vi) Depre (vii) Other (vii) Other (vii) Depre (vii) Other (viii) Cher (vii) Other (vii) Other (vii) Depre (vii) Other (viii) Profit (viii) Tax e (1) Cu (2) De (3) Ta 	Particulars enue from operations est income is and commission income igin exchange services of devices and digital products gain on fair value changes gain / (Loss) on derecognition of financial instruments or amortized cost cateoorv ar operating income il neceme fire operations ar income il Income (I+II) enses nee costs airment of financial assets a and commission expense to f material consumed ologee benefits expenses recicition and amotization expense ers expenses il Expenses	Dec 31,2024 (Unaudited) 5,731.39 5,393.04 241.70 3,044.37 183.45 628.67 211.31 15,444.93 43.97 15,489.90 2,774.35 128.62 5,725.81 28.06 3,648.63 814.96 2,464.04	Sep 30,2024 (Unaudited) 5,804.16 6,426.81 405.61 3,028.26 88.58 632.21 207.81 16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	Dec 31,2023 (Unaudited) 5,615.01 6,813.22 508.69 3,223.33 104.89 95.88 151.30 16,512.32 66.69 16,578.01 2,530.24 (7,09) 7,820.33 24,15	Dec 31,2024 (Unaudited) 17,548.59 18,291.38 959.38 9,060.95 394.88 1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	Dec 31,2023 (Unaudited) 16,380.12 21,465.88 2,594.66 9,971.44 301.29 634.78 533.35 51,881.52 308.32 52,189.84 7,728.40 208.09 24,497.02	Mar 31,202 (Audited) 21,952.1 28,574.1 2,973. 13,026. 403. 1,017. 753. 68,700. 550. 69,261. 10,205. 301. 31,900.
 (i) Interet (ii) Feesa (iii) Foreig (iv) Sale o (v) Net gg (vi) Other (vi) Other (ii) Total (iii) Feesa (iii) Feesa (iii) Feesa (iv) Other (vi) Depred (vii) Other (vii) Other (viii) Cherd (viii) Cherd (viii) Profit (viii) Total (viii) Profit (viii) Tax e (1) Cax e (1) Cax (2) Depred (2) Cax (2) Depred (3) Tax (2) Depred 	est income and commission income jon exchange services of devices and digital products gain on fair value changes gain / (Loss) on derecognition of financial instruments or amortized cost cateoorv ar operating income il revenue from operations ar income il Income (I+II) enses nce costs alment of financial assets s and commission expense t of material consumed loyee benefits expenses reciation and amortization expense are expenses	5,731.39 5,398.04 241.70 3,044.37 189.45 628.67 211.31 15,444.93 43.97 15,488.90 2,774.35 128.62 5,725.81 28.66 3,648.63 814.96	5,804.16 6,426.81 405.61 3,028.26 88.58 632.21 207.81 16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	5,615,01 6,813,22 508,69 3,223,33 104,89 95,88 151,30 16,512,32 65,69 16,578,01 2,530,24 (7,09) 7,820,33	17,548.59 18,291.38 959.38 9,060.95 394.88 1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	16,380.12 21,465.88 2,594.66 9,971.44 301.29 634.78 533.35 51,881.52 308.32 52,189.84 7,728.40 208.09	21,952. 28,574. 2,973. 13,026. 403. 1,017. 753. 68,700. 550. 69,251.
(i) Intere: (ii) Foreig (iii) Foreig (iii) Foreig (iv) Sale o (vi) Net ge under Unit (vii) Other (vii) Other (iii) Finance (iii) Finance (iii) Finance (iii) Finance (iii) Forest c (vi) Deprese (vii) Other (V) Total 1 (V) Total 2 (vi) Deprese (vii) Deprese (Viii) Profit (VIII) Tax e (VIII) Tax e (2) De (3) Tax	est income and commission income jon exchange services of devices and digital products gain on fair value changes gain / (Loss) on derecognition of financial instruments or amortized cost cateoorv ar operating income il revenue from operations ar income il Income (I+II) enses nce costs alment of financial assets s and commission expense t of material consumed loyee benefits expenses reciation and amortization expense are expenses	5,393.04 241.70 3,044.37 183.45 628.67 211.31 15,444.93 43.97 15,488.90 2,774.35 128.62 5,725.81 28.66 3,648.63 814.96	6,426,81 405,61 3,028,26 88,58 632,21 207,81 16,593,44 133,04 16,726,48 2,540,62 312,51 6,635,97 9,13 3,841,00	6,813.22 508.69 3,223.33 104.89 95.88 151.30 16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	18,291.38 959.38 9,060.95 394.88 1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	21,465.88 2,594.66 9,971.44 301.29 634.78 533.35 51,881.52 308.32 52,189.84 7,728.40 208.09	28,574, 2,973, 13,026, 403, 1,017, 753, 68,700, 550, 69,251, 10,205, 301,
(i) Intere: (iii) Foreig (iiii) Foreig (iv) Sale o (vi) Net ge under under (vii) Other (vii) Other (i) Total i (iii) Financ (iii) Financ (iii) Financ (iii) Foreig (vii) Depre (vii) Profit (Viii) Profit (Viii) Tax e (2) De (3) Tax e	est income and commission income jon exchange services of devices and digital products gain on fair value changes gain / (Loss) on derecognition of financial instruments or amortized cost cateoorv ar operating income il revenue from operations ar income il Income (I+II) enses nce costs alment of financial assets s and commission expense t of material consumed loyee benefits expenses reciation and amortization expense are expenses	5,393.04 241.70 3,044.37 183.45 628.67 211.31 15,444.93 43.97 15,488.90 2,774.35 128.62 5,725.81 28.66 3,648.63 814.96	6,426,81 405,61 3,028,26 88,58 632,21 207,81 16,593,44 133,04 16,726,48 2,540,62 312,51 6,635,97 9,13 3,841,00	6,813.22 508.69 3,223.33 104.89 95.88 151.30 16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	18,291.38 959.38 9,060.95 394.88 1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	21,465.88 2,594.66 9,971.44 301.29 634.78 533.35 51,881.52 308.32 52,189.84 7,728.40 208.09	28,574, 2,973, 13,026, 403, 1,017, 753, 68,700, 550, 69,251, 10,205, 301,
(ii) Foes (iii) (iii) Foreig (iv) (iii) Foreig (iv) (iv) Sale o (v) (vi) Net gr (vi) (vii) Other (vii) (viii) Other (viii) (iii) Foreig (viii) (vi) Depression (viii) (vi) Depression (viii) (vi) Cost (vi) (vi) Porolit (Vi) Profit (Vi) Profit (Vi) Profit (Vi) Tax e (1) Cu (2) Depression (vii)	and commission income ign exchange services of devices and digital products gain of fair value changes gain / (Loss) on derecognition of financial instruments or operating income il revenue from operations ar income il ncome (I+II) enses nce costs airment of financial assets s and commission expense t of material consumed loyee benefits expenses reciation and amortization expense ar expenses	5,393.04 241.70 3,044.37 183.45 628.67 211.31 15,444.93 43.97 15,488.90 2,774.35 128.62 5,725.81 28.66 3,648.63 814.96	6,426,81 405,61 3,028,26 88,58 632,21 207,81 16,593,44 133,04 16,726,48 2,540,62 312,51 6,635,97 9,13 3,841,00	6,813.22 508.69 3,223.33 104.89 95.88 151.30 16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	18,291.38 959.38 9,060.95 394.88 1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	21,465.88 2,594.66 9,971.44 301.29 634.78 533.35 51,881.52 308.32 52,189.84 7,728.40 208.09	28,574, 2,973, 13,026, 403, 1,017, 753, 68,700, 550, 69,251, 10,205, 301,
(iii) Foreig (iv) Sale o (v) Net g; (vi) Net g; (vii) Net g; (viii) Other (viii) Other (i) Total (iii) Feesa; (iii) Feesa; (iii) Feesa; (iv) Cost c (vi) Deprer (vii) Other (viii) Other (viii) Cost c (viii) Other (viii) Other (viii) Other (viii) Other (viii) Other (viii) Other (viii) Profit (VIII) Tax e (2) De (3) Tax	ign exchange services of devices and digital products gain on fair value changes gain / (Loss) on derecognition of financial instruments or amortized cost cateoorv er operating income il revenue from operations ar income il Income (I+II) enses noe costs airment of financial assets s and commission expense t of material consumed loyee benefits expenses reciation and amortization expense res expenses	241.70 3,044.37 189.45 628.67 211.31 15,444.93 43.97 15,489.90 2,774.35 128.62 5,725.81 28.06 3,648.63 814.96	405.61 3,028.26 88.58 632.21 207.81 16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	508.69 3,223.33 104.89 95.88 151.30 16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	959.38 9,060.95 394.88 1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	2,594.66 9,971.44 301.29 634.78 533.35 51,881.52 308.32 52,189.84 7,728.40 208.09	2,973. 13,026. 403. 1,017. 753. 69,700. 550. 69,251. 10,205. 301.
(iv) Sale o (vi) Net gg undger (vii) Net gg undger (viii) Other (i) Total (ii) Financ (iii) Financ (iii) Financ (iii) Financ (iii) Financ (iii) Fores (ivi) Other (vii) Depre (vii) Other (Vii) Profit (Viii) Profit (VIII) Tax e (VIII) Tax e (2) De (3) Ta	of devices and digital products gain on fair value changes gain / (Loss) on derecognition of financial instruments or amortized cost cateoory or operating income il revenue from operations or income il Income (I+II) enses noce costs airment of financial assets s and commission expense t of material consumed loyee benefits expenses reciation and amortization expense res expenses	3,044.37 189.45 628.67 211.31 15,444.93 43.97 15,488.80 2,774.35 126.62 5,725.81 26.06 3,648.63 814.96	3,028.26 88.58 632.21 207.81 16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	3,223.33 104.89 95.88 151.30 16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	9,060.95 394.88 1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	9,971,44 301,29 634,78 51,881,52 308,32 52,189,84 7,728,40 208,09	13,026, 403, 1,017 763, 68,700, 550, 69,251, 10,205, 301,
(v) Net g; (vi) Net g; under under (vii) Other (II) Other (III) Total (III) Total (III) Total (III) Total (III) Total (III) Total (III) Fees i (IV) Exper (vi) Deprés (vi) Deprés (V) Profit (V) Profit (VIII) Tax e (VIII) Tax e (2) DE (2) Tax	gain on fair value changes gain / (Loss) on derecognition of financial instruments or amortized cost cateoorv or operating income Il revenue from operations or income Il Income (I+II) enses nee costs airment of financial assets s and commission expense t of material consumed bloyee benefits expenses reciation and amortization expense res expenses	169.45 628.67 211.31 15,444.93 43.97 15,488.90 2,774.35 128.62 5,725.81 26.06 3,648.63 814.96	88.58 632.21 207.81 16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	104.89 95.88 151.30 16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	394.88 1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	301.29 634.78 533.35 51,881.52 308.32 52,189.84 7,728.40 208.09	403. 1,017 753. 68,700. 550. 69,251. 10,205. 301.
(vi) Net g: under under (vii) Other (ii) Total (iii) Total (iii) Total (iii) Fees i (iv) Cost c (vii) Depreive (viii) Cost c (viii) Other (viii) Profit (Viii) Profit (VIII) Tax e (VIII) Tax e (2) De (3) Tax	gain / (Loss) on derecognition of financial instruments or amortized cost cateoorv er operating income I revenue from operations ar income II ncome (I+II) enses nce costs airment of financial assets a and commission expense t of material consumed loyee benefits expenses reciation and amortization expense res expenses	628.67 211.31 15,444.93 43.97 15,488.90 2,774.35 128.62 5,725.81 28.66 3,648.63 814.96	632.21 207.81 16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	95.88 151.30 16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	1,173.84 579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	634.78 533.35 51,881.52 308.32 52,189.84 7,728.40 208.09	1,017 753. 68,700. 550. 69,251. 10,205. 301.
undor (vii) Other (ii) Total (iii) Total Exper Impain (iii) Financ (iii) Financ (iii) Financ (iii) Financ (iv) Emple (vi) Other (vii) Other (Vii) Profit (VIII) Tax e (VIII) Tax e (2) De (3) Tax	or amortized cost cateoorv ar operating income I revenue from operations ar income Il Income (I+II) enses nee costs airment of financial assets and commission expense t of material consumed loyee benefits expenses reciation and amortization expense are expenses	211.31 15,444.93 43.97 15,483.90 2,774.35 128.62 5,725.81 26.06 3,648.63 814.96	207.81 16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	151.30 16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	579.09 48,008.11 217.50 48,225.61 7,883.49 631.60 19,247.79	533.35 51,881.52 308.32 52,189.84 7,728.40 208.09	753 68,700 550 69,251 10,205 301
(vii) Other (i) Total (ii) Other (iii) Total (iii) Total (iii) Financ (iii) Financ (iii) Financ (iii) Financ (iii) Depre (vi) Depre (vii) Other (Vi) Total (V) Frofit (VIII) Tax e (2) De (3) Tax	er operating income I revenue from operations ar income II Income (I+II) enses nce costs a and commission expense t of material consumed oloyee benefits expenses recisition and amoritization expense ers expenses	15,444.93 43.97 15,488.90 2,774.35 126.62 5,725.81 26.06 3,648.63 814.96	16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	48,009.11 217.50 48,225.61 7,883.49 631.60 19,247.79	51,881.52 308.32 52,189.84 7,728.40 208.09	68,700 550 69,251 10,205 301
(I) Total I (II) Other (III) Total Exper (I) Financ (III) Fees 1 (IV) Cost c (V) Depre- (VI) Other (VI) Depre- (VI) Profit (VI) Profit (VIII) Tax e (I) Cu (2) De (3) Ta	I revenue from operations ar income II income (I+II) enses noe costs airment of financial assets as and commission expense t of material consumed loyee benefits expenses reciation and amortization expense res expenses	15,444.93 43.97 15,488.90 2,774.35 126.62 5,725.81 26.06 3,648.63 814.96	16,593.44 133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	16,512.32 65.69 16,578.01 2,530.24 (7.09) 7,820.33	48,009.11 217.50 48,225.61 7,883.49 631.60 19,247.79	51,881.52 308.32 52,189.84 7,728.40 208.09	68,700 550 69,251 10,205 301
(II) Other (III) Other Exper Exper (II) Financ (III) Financ (III) Fores (IV) Cost c (VI) Depre (VI) Total (VI) Profit (VII) Profit (VIII) Tax e (VIII) Tax e (2) De (3) Ta	ar income Il Income (I+II) enses noe costs airment of financial essets and commission expense t of material consumed Joyae benefits expenses reciation and amortization expense res expenses	43.97 15,489.90 2,774.35 126.62 5,725.81 26.06 3,648.63 814.96	133.04 16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	65.69 16,578.01 2,530.24 (7.09) 7,820.33	217.50 48,225.61 7,883.49 631.60 19,247.79	308.32 52,189.84 7,728.40 208.09	550 69,251 10,205 301
(III) Total Exper Exper (i) Financ (ii) Impain (iii) Fees : (iv) Cost : (vi) Depre (vii) Other (Vi) Perofit (VII) Profit (VIII) Tax e (2) De (3) Ta	I Income (I+II) enses nce costs airment of financial assets s and commission expense t of material consumed sloyee benefits expenses recisition and amoritization expense ers expenses	15,488.90 2,774.35 126.62 5,725.81 28.06 3,648.63 814.96	16,726.48 2,540.62 312.51 6,635.97 9.13 3,841.00	16,578.01 2,530.24 (7.09) 7,820.33	48,225.61 7,883.49 631.60 19,247.79	52,189.84 7,728.40 208.09	69,251 10,205 301
Exper (i) Financ (ii) Impain (iii) Fees (i) (iv) Cost (i) Exper (vi) Depre (vii) Other (vi) Detroit (V) Total (V) Profit (V) Profit (V) Profit (V) Profit (V) Cax (2) De (3) Tax (3) T	enses nice costs airment of financial assets s and commission expense t of material consumed oloyee benefits expenses reciation and amoritization expense ers expenses	2,774.35 126.62 5,725.81 26.06 3,648.63 814.96	2,540.62 312.51 6,635.97 9.13 3,841.00	2,530.24 (7.09) 7,820.33	7,883.49 631.60 19,247.79	7,728.40 208.09	10,205 301
(i) Financ (ii) Impail (iii) Frees (iv) Cost (v) Emplc (vi) Other (v) Other (v) Total (V) Profit (V) Profit (VI) Profit (VI) Tax e (3) Tax	nce costs airment of financial assets s and commission expense t of material consumed Joyae benefits expenses reciation and amortization expense res expenses	126.62 5,725.81 26.06 3,648.63 814.96	312.51 6,635.97 9.13 3,841.00	(7.09) 7,820.33	631.60 19,247.79	208.09	301
(ii) Impair (iii) Feess (iv) Cost of (iv) Depred (vi) Depred (vii) Other (IV) Total (V) Frofit (VI) Except (VIII) Tax e (VIIII) Tax e (2) De (3) Ta	airment of financial essets s and commission expense t of material consumed sloyee benefits expenses recisition and amoritization expense ers expenses	126.62 5,725.81 26.06 3,648.63 814.96	312.51 6,635.97 9.13 3,841.00	(7.09) 7,820.33	631.60 19,247.79	208.09	301
(iii) Fees ((iv) Cost ((v) Emplo (vi) Depre (iv) Total (V) Profit (V) Profit (VI) Profit (VII) Tax e (1) Cu (2) De (3) Ta	s and commission expense t of material consumed oloyee benefits expenses reciation and amoritization expense ers expenses	5,725.81 26.06 3,648.63 814.96	6,635.97 9.13 3,841.00	7,820.33	19,247.79		
(iv) Cost of (v) Emplo (vi) Depra (vii) Other (IV) Total (V) Profit (VI) Excep (VII) Profit (VII) Tax e (1) Cu (2) De (3) Ta	t of material consumed Joyee benefits expenses reciation and amortization expense ars expenses	26.06 3,648.63 814.96	9.13 3,841.00			24,497.02	31,900
(v) Emplo (vi) Depre (vii) Other (IV) Total (V) Profit (VI) Excep (VII) Profit (VIII) Tax e (1) Cu (2) De (3) Ta	oloyee benefits expenses reciation and amortization expense ers expenses	3,648.63 814.96	3,841.00	24.15		105.00	
(vi) Depret (vii) Other (IV) Total (V) Profit (VI) Except (VIII) Tax e (I) Cut (2) Det (3) Tax	reciation and amortization expense ers expenses	814.96			48.18	105.96	122
(vii) Other (IV) Total (V) Profit (VI) Excep (VII) Profit (VIII) Tax e (1) Cu (2) De (3) Ta	ers expenses			3,941.55	11,328.77	12,265.21	15,723
(IV) Total (V) Profit (VI) Excep (VII) Profit (VIII) Tax e (1) Cu (2) De (3) Ta		2,464.04	791.75	764.15	2,399.09	2,290.65	3,016
(V) Profit (VI) Excep (VII) Profit (VIII) Tax e (1) Cu (2) De (3) Ta	I Expenses		2,350.58	1,620.17	7,284.25	5,775.28	8,883
(VII) Excep (VII) Profit (VIII) Tax e (1) Cu (2) De (3) Ta		15,580.47	16,481.56	16,693.50	48,823.17	52,870.61	70,153
(VII) Profit (VIII) Tax e (1) Cu (2) De (3) Ta	it/(loss) before Exceptional Item (III-IV)	(91.57)	244.92	(115.49)	(597.56)	(680.77)	(90)
(VIII) Tax e (1) Cu (2) De (3) Ta	eptional item	-		•	-	1,031.45	1,03
(1) Cu (2) De (3) Ta	it/(loss) before tax (V+VI)	(91.57)	244.92	(115.49)	(597.56)	350.68	129
(2) De (3) Ta	expense :						
(3) Ta	Current tax	9.06	164.83	142.88	295.50	576.92	73
	Deferred tax	81.73	20.17	(21.53)	68.85	36.83	34
	fax related to earlier years	8.75		-	(195.73)	-	
	it/(loss) for the year/period (VII-VIII)	(191.11)	59.92	(236.84)	(766.18)	(263.07)	(64
Profit	it/(loss) for the year/period attributable to:						
Owne	ners of the Company	68.92	306.02	29.09	213.88	1,083.28	1,16
	-controlling interest	(260.03)	(246.10)	(265.93)	(980.06)	(1,346.35)	(1,80
Othe	er Comprehensive Income						
(i) Iter	ems that will not be reclassified to profit or loss	(13.70)	(13.69)	4.61	(41.09)	13.85	(6
(ii) Inc	ncome Tax relating to items that will not be reclassified	3.45	3.44	(1.17)	10.34	(3.49)	1
to pro	rofit or loss	3.45	3.44	(1.17)	10.04	(0.40)	
(X) Other	er Comprehensive Income	(10.25)	(10.25)	3.44	(30.75)	10.36	(5
(XI) Total	al Comprehensive Income/(loss) (IX+X)	(201.36)	49.67	(233.40)	(796.93)	(252.71)	(69
Total	al comprehensive income/(loss) for the year/period						
Owne	ners of the Company	58.67	295.77	32.53	183.13	1,093.64	1,11
	-controlling interest	(260.03)	(246.10)	(265.93)	(980.06)	(1,346.35)	(1,81
	1-up equity share capital (Face value of Rs 10/- each)	7,775.76	7,773.43	7,773.43	7,775.76	7,773.43	7,77
(XIII) Other	er Equity						54,48
	nings per share:*						
		0.09	0.39	0.04	0.28	1.39	
(b) Di (c) Fa	Basic (Rs.)	0.09	0.39	0.04	0.27	1.37 10.00	1

*Earning per share for Quarter and Nine Months Ended is not annualised





Notes:-

- 1 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.
- 2 The auditors have carried out Limited Review of the Financial Results for the Quarter ended and Nine Months ended December 31, 2024 as required under Regulation 33 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 February 14, 2025.
- 4 The Code on Wages, 2019 and the Code on 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.
- 5 Consolidated Segment information in accordance with the Ind AS 108 Operating Segments of the Group is as under:

(Rs. In Lakhs)

1		Quarter Ended		Nine Mont	hs Ended	Year Ended
Particulars	Dec 31,2024 (Unaudited)	Sep 30,2024 (Unaudited)	Dec 31,2023 (Unaudited)	Dec 31,2024 (Unaudited)	Dec 31,2023 (Unaudited)	Mar 31,2024 (Audited)
A. Segment Revenue Lending business Prepaid Payment Instrument business Forex business	6,640.38 8,283.38 565.14	6,571.46 9,352.31 802.71	5,847.69 10,099.77 630.55	19,280.24 26,828.88 2,116.49	17,380.37 31,293.18 3,516.29 52,189.84	23,558.57 41,249.43 4,443.12 69,251.12
Total Segment Revenue	15,488.90	16,726.48	16,578.01	48,225.61	52,189.84	00,201.12
B. Segment Results (Profit before Tax) Lending business Prepaid Payment Instrument business Forex business Others Total Segment Results	752.34 (525.31) (296.27) (22.33) (91.57)	813.88 (505.17) (50.59) (13.20) 244.92	536.16 (572.53) (91.77) 12.65 (115.49)	1,960.07 (2,027.29) (493.88) (36.46) (597.56)	1,124.13 (2,764.53) 1,020.51 970.57 350.68	1,985.59 (3,739.73 909.30 974.13 129.29
C. Segment Assets Lending business Prepaid Payment Instrument business Forex business Unallocated Others Total Segment Assets	1,65,324.06 15,684.43 6,023.16 3,603.64 929.28 1,81,564.57	1,45,656.23 16,781.72 7,574.86 3,571.82 949.57 1,74,534.20	1,43,631.38 21,114.09 6,539.73 3,752.58 877.57 1,75,915.35	1,55,324.06 15,684.43 6,023.16 3,603.64 929.28 1,81,564.57	1,43,631.38 21,114.09 6,539.73 3,752.58 877.57 1,75,915.35	1,46,615.32 22,864.42 6,200.63 3,423.36 986.43 1,80,090.15
D. Segment Liabilities Lending business Prepaid Payment Instrument business Forex business Unallocated Others Total Segment Liabilities	1,01,166.20 12,660.67 2,255.81 - 47,16 1,16,129.84	92,568.72 13,192.75 3,169.36 0.79 44.91 1,08,976.53	91,635.15 15,386.05 2,660.22 54.80 1,09,736.22	•		91,962.12 17,989.30 4,142.79 - - 45.99 1,14,140.13

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.

- 6 Capital India Finance Limited, in its board meeting held on October 16, 2024, approved the sale of its entire stake in housing finance subsidiary Capital India Home Loans Limited to Weaver Services Private Limited at estimated consideration of Rs 266.53 Crores. The Shareholders' have approved the stake sale on January 29, 2025. The transaction is subject to obtaining requisite approvals under the applicable law, including regulatory authorities and lenders.
- 7 During the Quarter and Nine Months ended December 31, 2024 Capital India Finance Limited has allotted 23,375 equity shares to employees who have exercised their options under the approved CIFL Employees Stock Option Plan 2018.
- 8 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: Delhi Date : February 14, 2025



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Disclosure of Ratios, for the Quarter and Nine Months Ended Dec 31, 2024

Sr	· Particulars		Quarter Ended Dec 31,2024	Nine Months Ended Dec 31,2024		
No	Debt Equity Ratio (Debt securities+Borrowings	al / Total Equity		1.53		
1	Debt Service Coverage Ratio	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Not Applicable, being an NBFC			
2	Interest Service Coverage Ratio		Not Applicable, being an NBFC			
3	Outstanding Redeemable Preference Shares			-		
4	Outstanding Redeemable Preference Shares		•			
5	Outstanding Redeemable Preference Shares	nye / Debenture Redemption Reserve		, being an NBFC		
6	Capital Redemption Reserve / Debenture Red	emption neserve		62,672.44		
7	Net Worth (Rs. In Lakhs)		(191.11)	(766.18)		
8	Net profit after tax (Rs. In Lakhs)		0.09			
9	Earnings per share *	Basic Diluted	0.09			
		Diluted	Not Applicable, being an NBFC			
10	Current ratio		Not Applicable	a, being an NBFC		
11	Long term debt to working capital			e, being an NBFC		
12	Bad debts to Account receivable ratio			e, being an NBFC		
13	Current liability ratio		Not Applicable	0.53		
14	Total debts to total assets (Debt securities+B	orrowings) / Total Assets	Not Applicable			
15	Debtors turnover		Not Applicable, being an NBFC Not Applicable, being an NBFC			
16	Inventory turnover					
17	Operating margin (%)			e, being an NBFC		
18	Net profit margin (%) [Profit after tax / Total li	ncomej	(1.23%	6) (1.59%		

*Earning per share for Quarter and Nine Months Ended is not annualised



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