

Ref. No.: CIFL/SE/2025-26/16

Monday, May 26, 2025

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

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

BSE Scrip Code: 530879

NSE Symbol: CIFL

Sub.: Press Release by Capital India Finance Limited – Disclosure pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we, Capital India Finance Limited ("**Company**"), are pleased to announce the achievement of INR 1000 Crore AUM milestone by the Company in the financial year 2024-25.

A copy of Press Release being published by the Company in this regard is enclosed herewith.

Kindly take the same on record and oblige.

Thanking You
For **Capital India Finance Limited**

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

Encl.: as above

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PRESS RELEASE

Capital India Finance Limited crosses the 1000 Cr AUM milestone in FY 2024-25

Mumbai, May 26, 2025: Capital India Finance Limited (NSE & BSE: CIFL | 530879 | INE345H01024), a Middle Layer Non-Banking Financial Company (NBFC), proudly announces that it has surpassed ₹1000 Crore in Assets Under Management (AUM) in the Financial Year 2024-25. As of March 31, 2025, CIFL's AUM stands at ₹1,004.52 crore, marking a 7% year-on-year growth from ₹935.15 crore in March 2024.

This milestone underscores CIFL's prudent lending strategy, sharp focus on asset quality, and a steadfast commitment to empowering India's underserved MSME sector. As of FY2024-25, 84% of CIFL's AUM are secured and 16% are unsecured. With a strong ALM profile, conservative leverage and a diversified funding base, CIFL is poised for sustained growth in the coming years. A net NPA of 0.98% reflects CIFL's robust risk assessment protocols and ranks it amongst the best in its peer group.

With a Debt equity ratio of 1.06x and a Capital Adequacy Ratio of 36.08% as at March 31, 2025, CIFL is strategically positioned to capitalize on emerging opportunities in the MSME lending space.

"We have laid a robust foundation to drive sustainable and profitable growth. The framework and systems implemented over the past year will begin delivering results from FY26 onwards. Our diversified lending approach, strong asset quality, and conservative leverage provide the strength to grow responsibly. The sale of Capital India Home Loans allows us to sharpen our strategic focus on the MSME lending opportunity – a core area where we see significant potential. We aim to expand our NBFC branch network to 100 branches over the next two years," says Mr. Pinank Shah, CEO, Capital India Finance Limited.

Some of the key highlights for FY 2024-25 included:

Robust Financial Performance

- **Standalone Total Income:** ₹184.45 crore
- **Consolidated Total Income:** ₹618.71 crore
- **Standalone PBT:** ₹12.88 Crore
- **Standalone PAT:** ₹11.78 crore

Strong Asset Quality & Capital Position

- **Net NPA:** 0.98% | **Gross NPA:** 1.83%
- **Capital Adequacy Ratio (CRAR):** 36.08%
- **Debt-to-Equity Ratio:** 1.06x
- **Net Worth:** ₹621.54 crore

Disbursements

- **Q4 FY25:** ₹172.69 crore (up 78% QoQ)
- **FY25 Total Disbursements:** ₹465.41 crore

Funding & Credit Rating

- ₹400 crore debt raised during FY25.
- Outstanding Debt of ₹666.17 Crores from a diversified base of 20 lenders as on March 31, 2025 (including 6 new lenders added during FY25)
- Received "A" rating from Infomerics Valuation and Rating Pvt. Ltd.

Performance of Subsidiaries

Capital India Home Loans Ltd.:

- **FY25: Total Income:** ₹74.55 Crores | **Profit After Tax :** ₹2.78 Crores
- **AUM:** ₹490.03 Crores as on March 31, 2025 (9% YoY growth)
- CIFL Board approved sale of entire stake to Weaver Services Private Limited for ₹266.53 Crores on October 16, 2024; Shareholders approved on January 29, 2025; RBI approval received in May 2025 and transaction closure expected within first half of FY2025-26

Rapipay Fintech Pvt. Ltd.:

- **Total Income:** ₹360.03 Crores during FY25
- **Cash Profit** of 1.54 cr in Q4FY2025
- **FY25: Losses** reduced by 35% YoY

About Capital India Finance Limited (CIFL)

Capital India Finance Limited (NSE & BSE: CIFL | 530879 | INE345H01024) is a non-deposit taking Middle Layer NBFC registered with the Reserve Bank of India. Originally incorporated in 1994, the Company came under the new management in November 2017. CIFL is primarily engaged in Lending Business (NBFC) with a key focus on MSME segment and in the Foreign Exchange Business through its distinct vertical, RemitX. CIFL operates in the Housing Finance segment through its subsidiary, Capital India Home Loans Limited and in the Prepaid Payment & Neo-banking space via Rapipay Fintech Pvt. Ltd., which provides digital banking and credit solutions to small businesses through a large phygital network.

As of March 31, 2025, the consolidated AUM of CIFL (including CIHL) stands at ₹1,474.79 Crores.

For more information, please visit: www.capitalindia.com

Safe Harbour Statement

This release may contain forward-looking statements, which are based on current expectations, estimates, and projections. Actual results may differ materially due to risks and uncertainties. CIFL undertakes no obligation to revise or update these statements.

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