

Ref. No.: CIFL/SE/2025-26/39

Monday, July 28, 2025

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

The Chief 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 - Capital India Finance Limited Announces the Issuance of ₹50 Crore, Listed, Non-Convertible Debentures on Private Placement Basis**

Dear Sir/ Madam,

Pursuant to Regulation 30 and Regulation 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**"), and other applicable provisions of the Listing Regulations, we, Capital India Finance Limited ("Company"), are pleased to announce the issuance of ₹50 Crore, listed, non-convertible debentures on private placement basis.

A copy of Press Release in this regard is enclosed herewith.

For **Capital India Finance Limited**

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

Encl.: as above

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

Registered office :  
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Plot No 23, District Centre,  
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(Capital India Finance Limited)

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**PRESS RELEASE**

**Capital India Finance Limited Announces the Issuance of ₹50 Crore, Listed, Non-Convertible Debentures on Private Placement Basis**

**Mumbai, July 28, 2025:** Capital India Finance Limited (NSE & BSE: CIFI | 530879 | INE345H01024), a prominent middle layer non-banking financial company (NBFC), today announced the successful issuance of senior, secured, rated, listed, redeemable, taxable Non-Convertible Debentures (NCDs) amounting to ₹50 crore on a private placement basis. This move is aligned with the Company's strategy to strengthen its funding base and support ongoing business expansion.

**Key terms of the issue:**

- Issue Size: ₹50 crore
- Face Value: ₹1 lakh for each NCD
- Minimum Lot Size: 100 NCDs aggregating to ₹1 crore.
- Type: Senior, Secured, Rated, Listed, Redeemable, Taxable Non-Convertible Debentures
- Tenor: 3 years
- Repayment: Bullet Payment at the end of 3 years
- Coupon Rate: 9.55% per annum, payable annually
- Exchange: BSE

"The successful issuance of our Non-Convertible Debentures marks a pivotal step in Capital India Finance Limited's ongoing strategy to diversify and strengthen our liability profile" says Mr. Pinank Shah, CEO, Capital India Finance Limited.

"By accessing the debt capital markets, we are not only broadening our funding sources and lowering our dependence on traditional funding channels, but also reinforcing a more resilient and cost-effective capital structure. It positions us well to scale our lending business sustainably, with a strong focus on long-term value creation and investor confidence", Mr. Shah adds.

The proceeds from the issuance will be utilized for onward lending, refinancing, repayment of existing financial indebtedness and working capital requirements in accordance with the Company's growth and capital planning objectives.

**About Capital India Finance Limited**

Capital India Finance Limited (NSE & BSE: CIFI | 530879 | INE345H01024) is a non-deposit taking Middle Layer NBFC registered with the Reserve Bank of India. It offers customized credit solutions to micro, small and medium enterprises, professionals, and retail customers, combining strong underwriting expertise with a phygital operating model.

For more information, please visit: [www.capitalindia.com](http://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. CIFI undertakes no obligation to revise or update these statements.

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