

Ref. No.: CIFL/SE/2025-26/44

Wednesday, August 13, 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.: Outcome of meeting of the Board of Directors of Capital India Finance Limited held on August 13, 2025

Dear Sir/ Madam,

In compliance with the Regulations 30, 51 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 the Directors ("**Board**") of the Company, in its meeting held today viz. August 13, 2025, which commenced at 10:00 A.M. and concluded at 12:05 P.M. through video conferencing, *inter-alia*, considered the following matters:

1. Financial Results for the quarter ended June 30, 2025

Approved and took on record the un-audited standalone and consolidated financial results of the Company, for the quarter ended on June 30, 2025 ("**Financial Results**"), along with Limited Review Reports issued by V. Sankar Aiyar & Co., Chartered Accountants, Statutory Auditors of the Company, as recommended by the Audit Committee of the Board.

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

2. Fund raise

Approved raising of funds for an amount not exceeding INR 200,00,00,000 (Indian Rupees Two Hundred Crore only) by way of issue of non-convertible debentures / bonds, medium term notes and other debt securities in terms of Section 42 of the Companies Act, 2013 read with the applicable rules made thereunder, and other applicable rules / 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 shareholders and such other regulatory approvals as may be required in this regard.

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
Encl.: as above



Corporate office :

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

Registered office :

701, 7th Floor, Aggarwal Corporate Tower,
Plot No 23, District Centre,
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V. Sankar Aiyar & Co.
CHARTERED ACCOUNTANTS

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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**

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, 2025.
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.
5. The unaudited standalone financial results of the Company for the corresponding quarter ended June 30, 2024, were reviewed by the predecessor auditor who had expressed their unmodified conclusions on those results.

Place: Mumbai
Date: August 13, 2025



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

S Nagabushanam

(S Nagabushanam)
Partner
(M. No. 107022)

UDIN: 25107022 BMLYTU9174

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, 2025

S.No	Particulars	Quarter Ended			Year Ended
		Jun 30, 2025	Mar 31, 2025	Jun 30, 2024	Mar 31, 2025
		(Unaudited)	(Refer Note 3)	(Unaudited)	(Audited)
	Revenue from operations				
(i)	Interest income	3,541.17	3,436.79	3,718.93	14,125.60
(ii)	Fees and commission income	383.51	405.87	491.27	1,745.15
(iii)	Income from foreign exchange services	313.78	263.47	312.75	1,225.27
(iv)	Net gain on fair value changes	180.51	216.73	88.55	484.99
(v)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	127.76	(44.75)	(7.90)	741.00
(I)	Total revenue from operations	4,546.73	4,278.11	4,603.60	18,322.01
(II)	Other income	34.07	17.47	37.37	123.31
(III)	Total Income (I+II)	4,580.80	4,295.58	4,640.97	18,445.32
	Expenses				
(i)	Finance costs	1,953.63	1,862.18	1,702.89	7,067.86
(ii)	Employee benefits expense	1,804.95	1,492.72	1,640.64	6,420.68
(iii)	Depreciation and amortisation	230.90	230.79	224.38	933.39
(iv)	Impairment on financial instruments	(56.79)	(124.35)	148.47	404.25
(v)	Other expenses	636.11	706.32	586.77	2,330.84
(IV)	Total Expenses	4,568.80	4,167.66	4,303.15	17,157.02
(V)	Profit before tax (III-IV)	12.00	127.92	337.82	1,288.30
(VI)	Tax Expenses				
(1)	Current tax	37.64	58.23	121.61	353.73
(2)	Deferred tax	(36.86)	(43.72)	(30.65)	(47.80)
(3)	Excess/ Short provision of tax of earlier years	-	-	(204.48)	(195.73)
(VII)	Profit for the period/year (V-VI)	11.22	113.41	451.34	1,178.10
	Other Comprehensive Income/ (Expenses)				
(i)	Items that will not be reclassified to profit or loss	2.89	52.65	(13.70)	11.56
(ii)	Income Tax relating to items that will not be reclassified to profit or loss	(0.73)	(13.25)	3.45	(2.91)
(VIII)	Other Comprehensive Income/ (Expenses)	2.16	39.40	(10.25)	8.65
(IX)	Total comprehensive income (VII+VIII)	13.38	152.81	441.09	1,186.75
(X)	Paid up Equity Share Capital (Face value of Rs 2/- each)	7,791.68	7,782.64	7,773.43	7,782.64
(XI)	Other Equity				54,370.93
(XII)	Earnings per share*:				
(a)	Basic (Rs.) **	0.00	0.03	0.12	0.30
(b)	Diluted (Rs.) **	0.00	0.03	0.11	0.29
(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 Jun 30, 2025 is Rs. 0.003.

Notes :-

- 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.
- 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, 2025 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.
- The auditors have carried out Limited Review of the Financial results for the quarter ended June 30, 2025 as required under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on August 13, 2025.



6) 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 June 30, 2025.

Aggregate amount of loans acquired (Rs. in Lakhs)	575.56
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
Rating-wise distribution of rated loans	unrated

* 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. Details of loans transferred through Assignment in respect of loans not in default during the quarter ended June 30, 2025.

Aggregate principal outstanding of loans transferred through assignment (Rs. in Lakhs)	848.15
Retention of Beneficial economic interest (in %) (MRR)	10%
Weighted average residual maturity (in months)	117
Weighted average holding period (in months)	14
Coverage of Tangible security Coverage (Times)	1
Rating-wise distribution of rated loans	unrated

C. The Company has not transferred any stressed loan during the quarter ended June 30, 2025.

D. The Company has not acquired any stressed loan during the quarter ended June 30, 2025.

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

Particulars	Quarter Ended			Year Ended
	Jun 30, 2025	Mar 31, 2025	Jun 30, 2024	Mar 31, 2025
	(Unaudited)	(Refer Note 3)	(Unaudited)	(Audited)
A. Segment Revenue				
Lending business	3,968.88	3,729.13	3,891.66	15,759.97
Forex business	611.92	566.45	749.31	2,685.35
Total Segment Revenue	4,580.80	4,295.58	4,640.97	18,445.32
B. Segment Results (Profit before Tax)				
Lending business	233.68	347.32	484.84	2,001.58
Forex business	(221.68)	(219.40)	(147.02)	(713.28)
Total Segment Results	12.00	127.92	337.82	1,288.30
C. Segment Assets				
Lending business	1,25,549.73	1,29,887.49	1,16,845.57	1,29,887.49
Forex business	5,651.55	6,030.23	6,562.23	6,030.23
Unallocated	846.16	751.51	695.87	751.51
Total Segment Assets	1,32,047.44	1,36,669.23	1,24,103.67	1,36,669.23
D. Segment Liabilities				
Lending business	67,508.79	72,544.20	58,561.36	72,544.20
Forex business	2,178.84	1,971.46	4,296.24	1,971.46
Unallocated	-	-	55.31	-
Total Segment Liabilities	69,687.63	74,515.66	62,912.91	74,515.66

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.

9) During the quarter ended June 30, 2025 the Company has allotted 4,51,906 equity shares of face value of Rs. 2 per share to employees who have exercised their options under the approved CIFL Employee Stock Option Plan 2018.

10) During the quarter ended June 30, 2025, the Nomination and Remuneration Committee of the board of Capital India Finance Limited has granted 40,00,000 options under CIFL EMPLOYEE STOCK OPTION PLAN 2023 to the eligible employees at an exercise price of Rs 19 per share.

11) Capital India Finance Limited, in its board meeting held on Oct 16, 2024, approved the sale of its entire stake in material subsidiary Capital India Home Loans Limited (CIHL) to Weaver Services Private Limited (Weaver). The transaction was subject to obtaining requisite approval under the applicable law, including regulatory authorities and lenders. Following the receipt of requisite approvals from the Reserve Bank of India, the National Housing Bank and other concerned stakeholders, and upon fulfillment of the conditions under the Share Purchase Agreement the Company has successfully divested the entire equity stake in CIHL to Weaver for a total consideration of INR 266.53 crore. Accordingly, CIHL ceased to be a subsidiary of the Company with effect from 11th Aug 2025.

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

Place: Delhi
Date: August 13, 2025



By order of the Board
Capital India Finance Limited
KESHAV PORWAL
Digitally signed by
KESHAV PORWAL
Date: 2025.08.13
12:10:45 +05'30'
Keshav Porwal
Managing Director
DIN : 06706341



CAPITAL INDIA FINANCE LIMITED

Regd.off : 701,7th floor,Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi 110008
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Disclosure for ratios for the Quarter Ended June 30, 2025

Sr No	Particulars	Quarter Ended	Year Ended
		Jun 30, 2025	Mar 31, 2025
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity	1.00	1.06
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)	62,359.81	62,153.57
8	Net profit after tax (Rs. In Lakhs)	11.22	1,178.10
9	Earnings per share*	Basic (Rs.)**	0.00
		Diluted (Rs.)**	0.00
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	0.47	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 / Total Income]	0.24%	6.39%
19	Sector specific equivalent ratios, as applicable		
a	Gross non performing assets %	1.94%	1.83%
b	Net non performing assets %	1.06%	0.98%
c	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)	36.51%	36.08%

*Earning per share for Quarter ended is not annualised

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





V. Sankar Aiyar & Co.
CHARTERED ACCOUNTANTS

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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**

1. 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 ended June 30, 2025 ("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. 9436.48 Lakhs for the quarter ended June 30, 2025, total net loss after tax of Rs. 531.70 Lakhs quarter ended June 30, 2025, and total comprehensive income of Rs (531.70) Lakhs for the quarter ended June 30, 2025 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. 8.33 Lakhs for the quarter ended June 30, 2025, total net loss after tax of Rs. 43.33 lakhs for the quarter ended June 30, 2025, and total comprehensive income of Rs. (43.33) Lakhs for the quarter ended June 30, 2025, 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 ended June 30, 2024, were reviewed by the predecessor auditor who had expressed their unmodified conclusions on those results.

Place: Mumbai
Date: August 13, 2025



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

S Nagabushanam

(S Nagabushanam)
Partner
(M.No. 107022)
UDIN: 25107022BMLYTV6167

CAPITAL INDIA FINANCE LIMITED

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CIN: L74899DL1994PLC128577 Website : www.capitalindia.com Email : secretarial@capitalindia.com

Statement of Unaudited Consolidated Financial Results for the Quarter Ended June 30, 2025

(Rs. in Lakhs)

S.No.	Particulars	Quarter Ended		Jun 30,2024 (Unaudited)	Year Ended Mar 31,2025 (Audited)
		Jun 30,2025 (Unaudited)	Mar 31,2025 (Refer Note 2)		
	Revenue from operations				
(i)	Interest income	5,388.84	5,110.66	5,708.07	21,925.08
(ii)	Fees and commission income	4,509.31	4,829.08	6,628.71	23,708.65
(iii)	Income from foreign exchange services	313.78	263.47	312.07	1,222.85
(iv)	Sale of devices and digital products	3,148.59	3,027.66	2,988.32	12,088.61
(v)	Net gain on fair value changes	189.21	245.71	116.85	640.59
(vi)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	363.48	384.01	(87.04)	1,557.85
(vii)	Other operating income	65.56	71.70	159.97	309.65
(I)	Total revenue from operations	13,978.77	13,932.29	15,826.95	61,453.28
(II)	Other income	35.17	199.93	70.08	417.43
(III)	Total Income (I+II)	14,013.94	14,132.22	15,897.03	61,870.71
	Expenses				
(i)	Finance costs	2,790.34	2,761.63	2,561.54	10,618.22
(ii)	Impairment of financial assets	41.77	(1.58)	192.47	630.02
(iii)	Fees and commission expense	5,282.09	5,399.25	6,886.01	24,647.04
(iv)	Cost of material consumed	22.37	20.13	12.99	68.31
(v)	Employee benefits expenses	3,729.49	3,402.22	3,839.14	14,730.99
(vi)	Depreciation and amortization expense	821.76	793.88	792.38	3,192.97
(vii)	Others expenses	1,809.02	2,048.18	2,363.41	8,872.21
(IV)	Total Expenses	14,496.84	14,423.71	16,647.94	62,759.76
(V)	Profit/(loss) before Exceptional Item (III-IV)	(482.90)	(291.49)	(750.91)	(889.05)
(VI)	Exceptional item	-	-	-	-
(VII)	Profit/(loss) before tax (V+VI)	(482.90)	(291.49)	(750.91)	(889.05)
(VIII)	Tax expense :				
(1)	Current tax	37.64	58.23	121.61	353.73
(2)	Deferred tax	43.26	(93.45)	(33.05)	(24.60)
(3)	Tax related to earlier years	-	-	(204.48)	(195.73)
(IX)	Profit/(loss) for the year/period (VII-VIII)	(563.80)	(256.27)	(634.99)	(1,022.45)
	Profit/(loss) for the year/period attributable to:				
	Owners of the Company	(284.87)	(59.12)	(161.06)	154.76
	Non-controlling interest	(278.93)	(197.15)	(473.93)	(1,177.21)
	Other Comprehensive Income				
(i)	Items that will not be reclassified to profit or loss	2.89	105.82	(13.70)	64.73
(ii)	Income Tax relating to items that will not be reclassified to profit or loss	(0.73)	(17.84)	3.45	(7.50)
(X)	Other Comprehensive Income	2.16	87.98	(10.25)	57.23
(XI)	Total Comprehensive Income/(loss) (IX+X)	(561.64)	(168.29)	(645.24)	(965.22)
	Total comprehensive income/(loss) for the year/period				
	Owners of the Company	(282.71)	12.26	(171.31)	195.39
	Non-controlling interest	(278.93)	(180.55)	(473.93)	(1,160.61)
(XII)	Paid-up equity share capital (Face value of Rs 2/- each)	7,791.68	7,782.64	7,773.43	7,782.64
(XIII)	Other Equity				55,013.23
(XIV)	Earnings per share:*				
(a)	Basic (Rs.)	(0.07)	(0.02)	(0.04)	0.04
(b)	Diluted (Rs.)	(0.07)	(0.01)	(0.04)	0.04
(c)	Face value per equity share (Rs)	2.00	2.00	2.00	2.00

*Earning per share for Quarter Ended is not annualised



Notes :-

- These consolidated financial results have been prepared in accordance with the recognition and measurement 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 other accounting principles generally accepted in India.
- The figures of the quarters ended March 31, 2025 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 consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on August 13, 2025.
- 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.
- Consolidated Segment information in accordance with the Ind AS 108 – Operating Segments of the Group is as under:

Particulars	Quarter Ended			(Rs. in Lakhs)
	Jun 30, 2025	Mar 31, 2025	Jun 30, 2024	Year Ended
	(Unaudited)	(Refer Note 2)	(Unaudited)	Mar 31, 2025 (Audited)
A. Segment Revenue				
Lending business	6,090.47	5,964.38	5,955.20	24,757.50
Prepaid Payment Instrument business	7,311.55	7,601.40	9,193.19	34,430.28
Forex business	611.92	566.44	748.64	2,682.93
Total Segment Revenue	14,013.94	14,132.22	15,897.03	61,870.71
B. Segment Results (Profit before Tax)				
Lending business	326.25	342.97	393.85	2,303.04
Prepaid Payment Instrument business	(544.14)	(397.12)	(996.81)	(2,424.41)
Forex business	(221.68)	(219.40)	(147.02)	(713.28)
Others	(43.33)	(17.94)	(0.93)	(54.40)
Total Segment Results	(482.90)	(291.49)	(750.91)	(889.05)
C. Segment Assets				
Lending business	1,51,154.84	1,58,672.58	1,45,868.45	1,58,672.58
Prepaid Payment Instrument business	15,023.51	16,414.91	19,200.25	16,414.91
Forex business	5,651.55	6,030.23	6,562.23	6,030.23
Unallocated	3,265.44	3,205.23	3,566.26	3,205.23
Others	908.07	936.37	958.19	936.37
Total Segment Assets	1,76,003.41	1,85,259.32	1,76,155.38	1,85,259.32
D. Segment Liabilities				
Lending business	96,253.97	1,04,465.20	90,982.95	1,04,465.20
Prepaid Payment Instrument business	12,660.86	13,456.56	15,371.95	13,456.56
Forex business	2,178.84	1,971.46	4,296.24	1,971.46
Unallocated	-	-	56.10	-
Others	15.82	45.39	40.07	45.39
Total Segment Liabilities	1,11,109.49	1,19,938.61	1,10,747.31	1,19,938.61

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.

- Capital India Finance Limited, in its board meeting held on Oct 16, 2024, approved the sale of its entire stake in material subsidiary Capital India Home Loans Limited (CIHL) to Weaver Services Private Limited (Weaver). The transaction was subject to obtaining requisite approval under the applicable law, including regulatory authorities and lenders. Following the receipt of requisite approvals from the Reserve Bank of India, the National Housing Bank and other concerned stakeholders, and upon fulfillment of the conditions under the Share Purchase Agreement the Company has successfully divested the entire equity stake in CIHL to Weaver for a total consideration of INR 266.53 crore. Accordingly, CIHL ceased to be a subsidiary of the Company with effect from 11th Aug 2025.
- During the quarter ended June 30, 2025, the Nomination and Remuneration Committee of the board of Capital India Finance Limited has granted 40,00,000 options under CIFL EMPLOYEE STOCK OPTION PLAN 2023 to the eligible employees at an exercise price of Rs 19 per share.
- During the quarter ended June 30, 2025 Capital India Finance Limited has allotted 4,51,906 equity shares of face value of Rs. 2 per share to employees who have exercised their options under the approved CIFL Employee Stock Option Plan 2018.
- In case of subsidiary Rapipay Fintech Private Limited invested Rs 15 Lakhs in its wholly owned subsidiary NYE Investech Private Limited (formally known as Kuants Wealth Private Limited) during the quarter ended June 30, 2025.
- Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of current period.

Place: Delhi
Date : August 13, 2025



By order of the Board
Capital India Finance Limited
KESHAV
PORWAL
Keshav Porwal
Managing Director
DIN: 06706341



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 of Ratios, for the Quarter ended June 30, 2025

Sr No	Particulars	Quarter Ended Jun 30,2025	Year Ended Mar 31,2025
1	<i>Debt Equity Ratio (Debt securities+Borrowings) / Total Equity</i>	1.45	1.55
2	<i>Debt Service Coverage Ratio</i>	Not Applicable, being an NBFC	
3	<i>Interest Service Coverage Ratio</i>	Not Applicable, being an NBFC	
4	<i>Outstanding Redeemable Preference Shares</i>	-	
5	<i>Outstanding Redeemable Preference Shares Value</i>	-	
6	<i>Capital Redemption Reserve / Debenture Redemption Reserve</i>	Not Applicable, being an NBFC	
7	<i>Net Worth (Rs. In Lakhs)</i>	62,633.87	62,795.87
8	<i>Net profit after tax (Rs. In Lakhs)</i>	(563.80)	(1,022.45)
9	<i>Earnings per share *</i>		
	<i>Basic (Rs.)</i>	(0.07)	0.04
	<i>Diluted (Rs.)</i>	(0.07)	0.04
10	<i>Current ratio</i>	Not Applicable, being an NBFC	
11	<i>Long term debt to working capital</i>	Not Applicable, being an NBFC	
12	<i>Bad debts to Account receivable ratio</i>	Not Applicable, being an NBFC	
13	<i>Current liability ratio</i>	Not Applicable, being an NBFC	
14	<i>Total debts to total assets (Debt securities+Borrowings) / Total Assets</i>	0.52	0.52
15	<i>Debtors turnover</i>	Not Applicable, being an NBFC	
16	<i>Inventory turnover</i>	Not Applicable, being an NBFC	
17	<i>Operating margin (%)</i>	Not Applicable, being an NBFC	
18	<i>Net profit margin (%) (Profit after tax / Total Income)</i>	(4.02%)	(1.65%)

*Earning per share for Quarter Ended is not annualised

