CAPITALINDIA
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Ref. No.: CIFL/SE/2025-26/66

Tuesday, November 18, 2025

To,

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

BSE Scrip Code: 530879, 976963

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

NSE Symbol: CIFL

Sub.: Press Release by Capital India Finance Limited

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 joining of Mr. Surender Rana, former Deputy Managing Director at State Bank of India, as Executive Vice Chairman.

Further, the Company hereby releases the key highlights of financial results for Q2 of FY 2025–26.

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

For **Capital India Finance Limited**

SULABH KAUSHAL
Digitally signed by SULABH KAUSHAL
Date: 2025.11.18 12:17:22 +05'30'

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

Encl.: as above

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PRESS RELEASE

Capital India Finance Limited Appoints former Deputy Managing Director of State Bank of India, Mr. Surender Rana, as Executive Vice Chairman
CIFL also announces Q2 FY 2025-26 results

Mumbai, India – November 18, 2025: Capital India Finance Limited (NSE & BSE: CIFL | 530879, 976963), a listed non-deposit taking Middle Layer NBFC, has today announced the joining of Mr. Surender Rana, former Deputy Managing Director – SME and Agri Business at State Bank of India, as Executive Vice Chairman with effect from November 18, 2025 for a term of three (3) years subject to the approval of shareholders.

Mr. Rana is a seasoned banker with over 34 years of leadership at SBI and recognised for driving large-scale transformation in MSME and Agri financing, credit and risk management, and policy development. His addition strengthens CIFL's leadership bench as the Company steps up its focus on scalable, governance-led growth.

"We are very excited to have Mr. Surender Rana join our board. His extensive industry experience and strong strategic orientation will be invaluable as we accelerate growth in our core lending business", says Mr. Keshav Porwal, MD, Capital India Finance Limited.

At the Board Meeting held on November 14, 2025, the Company announced its Q2 and H1 results and the following are the key highlights:

Financial Performance

- AUM at ₹ 1024 Crore as on September 30, 2025, Up 11.43% from last year
- Standalone PBT: ₹ 44.19 Crore (H1)
- Standalone PAT: ₹ 37.81 Crore (H1)

Asset Quality & Capital Position – as on September 30, 2025

- Net NPA: 0.98% | Gross NPA: 1.70%
- Healthy Capital Adequacy Ratio (CRAR): 51.24%
- Low Debt-to-Equity Ratio: 1.03x
- Robust Net Worth: ₹ 661.93 Crore

Sale of Housing Finance Subsidiary

- Divested its housing finance subsidiary, Capital India Home Loans Limited, for ₹ 266.53 crore, enabling sharper focus on core lending and enhanced capital strength.

Disbursements

- Q2 FY26: ₹ 155.54 Crore (up 27% QoQ and 45% YoY)
- Total Disbursements for H1 FY 26: ₹ 277.77 Crore (up 41% YoY)

Funding

- New source of funds added in the form of NCDs of ₹ 50 Crore during Q2 FY26.
- ₹ 193 crore funds raised during H1 FY 26.
- Outstanding Debt of ₹ 685 Crore from a diversified base of 23 lenders as on September 30, 2025.

"Our performance reflects a disciplined growth, strong capitalisation and an expanding traction in MSME financing. We will remain focused on serving the underserved segments with high quality credit solutions," adds Mr. Pinank Shah, CEO, Capital India Finance Limited.

About Capital India Finance Limited

Capital India Finance Limited (NSE & BSE: CIFL | 530879, 976963) is a listed, 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

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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