

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Capital India Finance Limited

Report on the Audit of Standalone Financial Results

Opinion

We have audited the accompanying standalone financial results of Capital India Finance Limited, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial results:

- (i) is presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards, RBI guidelines applicable accounting standards, and other accounting principles generally accepted in India, of net profit and other comprehensive income and other financial information of the Company for the quarter and year ended 31 March, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone financial statements in India under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion.

Board of Director's Responsibilities for the Financial Results

These Standalone financial results have been prepared on the basis of the standalone annual financial statements of the Company. The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Company's financial reporting process.



Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under regulation 33 of the Listing Regulations.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the Standalone Financial Results of the Company to express an opinion on the Standalone financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Other Matters

The Financial Results for the quarter and year ended 31st March, 2024 have been audited by the predecessor auditor of the Company who had issued an unmodified opinion thereon.

The Financial Results include the results for the quarter ended 31st March, 2025 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year.

Our opinion on the financial results is not modified in respect of the above matters.



Place: Mumbai
Date: May 14, 2025

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

S Nagabushanam

(S Nagabushanam)
(M.No.107022)

UDIN: 25107022 BMLTRZ4376

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 Audited Standalone Financial Results for the Quarter and Year Ended March 31, 2025

S.No	Particulars	Quarter Ended			Year Ended	
		Mar 31,2025	Dec 31,2024	Mar 31,2024	Mar 31,2025	Mar 31,2024
		(Refer Note 5)	(Unaudited)	(Refer Note 5)	(Audited)	(Audited)
	Revenue from operation					
(i)	Interest income	3,557.49	3,560.19	3,497.94	14,493.36	13,940.75
(ii)	Fees and commission income	285.17	306.85	299.30	1,377.39	1,402.90
(iii)	Income from foreign exchange services	263.47	241.70	378.43	1,225.27	2,977.20
(iv)	Net gain on fair value changes	216.73	128.85	83.90	484.99	356.94
(v)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	(44.75)	456.27	300.29	741.00	534.57
(I)	Total revenue from operations	4,278.11	4,693.86	4,559.86	18,322.01	19,212.36
(II)	Other income	17.47	33.81	89.35	123.31	253.98
(III)	Total Income (I+II)	4,295.58	4,727.67	4,649.21	18,445.32	19,466.34
	Expenses					
(i)	Finance costs	1,888.86	1,865.28	1,691.93	7,121.44	7,155.12
(ii)	Employee benefits expense	1,492.72	1,622.34	1,363.39	6,420.88	6,030.14
(iii)	Depreciation and amortisation	230.79	250.43	197.44	933.39	909.48
(iv)	Impairment of financial instruments	(124.35)	67.62	46.51	404.25	167.25
(v)	Other expenses	679.64	536.60	613.00	2,277.26	2,459.79
(IV)	Total Expenses	4,167.66	4,342.27	3,912.27	17,157.02	16,721.78
(V)	Profit before tax (III-IV)	127.92	385.40	736.94	1,288.30	2,744.56
(VI)	Tax Expenses					
(1)	Current tax	58.23	9.06	160.08	353.73	737.00
(2)	Deferred tax	(43.72)	75.40	35.83	(47.80)	(2.71)
(3)	Excess/ Short provision of tax of earlier years	-	8.75	-	(195.73)	-
(VII)	Profit for the period/year (V-VI)	113.41	292.19	541.03	1,178.10	2,010.27
	Other Comprehensive Income					
(i)	Items that will not be reclassified to profit or loss	52.65	(13.70)	(68.63)	11.56	(54.78)
(ii)	Income Tax relating to items that will not be reclassified to profit or loss	(13.25)	3.45	17.28	(2.91)	13.79
(VIII)	Other Comprehensive Income	39.40	(10.25)	(51.35)	8.65	(40.99)
(IX)	Total comprehensive income (VII+VIII)	152.81	281.94	489.68	1,186.75	1,969.28
(X)	Paid up Equity Share Capital (Face value of Rs 2/- each)	7,782.64	7,775.76	7,773.43	7,782.64	7,773.43
(XI)	Other Equity				54,370.93	52,880.75
(XII)	Earnings per share*:					
(a)	Basic (Rs.)	0.03	0.08	0.14	0.30	0.52
(b)	Diluted (Rs.)	0.03	0.07	0.14	0.29	0.51
(c)	Face value per equity share (Rs)	2.00	2.00	2.00	2.00	2.00

*Earning per share for Quarter ended is not annualised



Notes :-

1) Statement of Assets and Liabilities as at March 31, 2025

(Rs. In Lakhs)

S.No.	Particulars	As at Mar 31,2025 (Audited)	As at Mar 31,2024 (Audited)
	ASSETS		
1	Financial Assets		
(a)	Cash & cash equivalents	10,093.24	8,311.68
(b)	Bank balances other than Cash & cash equivalents	5,954.93	6,446.25
(c)	Receivables		
	- Trade Receivables	1,004.47	663.98
	- Other Receivables	7.01	15.52
(d)	Loans	89,883.79	85,705.69
(e)	Investments	23,013.15	17,643.51
(f)	Other financial assets	2,231.65	1,367.59
2	Non-financial Assets		
(a)	Current tax assets(net)	44.85	16.35
(b)	Deferred tax asset (net)	706.66	661.77
(c)	Property, plant and equipment	959.11	1,157.51
(d)	Other intangible assets	56.15	19.87
(e)	Capital work in progress	-	30.17
(f)	Intangible Asset under Development	-	24.00
(g)	Right of use assets	1,177.55	869.19
(h)	Other non-financial assets	1,536.67	1,412.68
	TOTAL ASSETS	1,36,669.23	1,24,345.76
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
(a)	Payables		
	- Trade Payables		
	total outstanding dues of micro enterprises and small enterprises	-	-
	total outstanding dues of creditors other than micro enterprises and small enterprises	963.55	1,024.66
	- Other Payables		
	total outstanding dues of micro enterprises and small enterprises	-	-
	total outstanding dues of creditors other than micro enterprises and small enterprises	30.30	70.77
(b)	Borrowings (Other than debt securities)	65,940.20	56,662.88
(c)	Other financial liabilities	5,333.72	3,890.91
(d)	Lease Liabilities	1,331.73	1,023.76
2	Non-Financial Liabilities		
(a)	Provisions	682.56	724.55
(b)	Other non-financial liabilities	233.60	294.05
	EQUITY		
(a)	Equity share capital	7,782.64	7,773.43
(b)	Other equity	54,370.93	52,880.75
	TOTAL - LIABILITIES AND EQUITY	1,36,669.23	1,24,345.76



2) Cash Flow Statement for the Year Ended March 31, 2025

(Rs. In Lakhs)

Particulars	For the year ended Mar 31, 2025 (Audited)	For the year ended Mar 31, 2024 (Audited)
A) CASH FLOW FROM OPERATING ACTIVITIES:		
Profit before exceptional items and taxes	1,288.30	2,744.56
Adjustments to reconcile profit before tax to net cash flows:		
Add : Non-cash expenses		
Depreciation and amortisation expenses	933.39	909.47
Provision for employee benefits	42.6	74.97
Share based payments to employees	324.04	220.37
Interest on Lease liability	158.62	108.87
Interest income on Lease rental deposits	(24.12)	(14.83)
Impairment on financial instruments	404.25	167.25
Interest on income tax refund	-	(37.19)
(Profit)/Loss on derecognition of property plant & equipment	52.97	(19.70)
Net gain on fair value changes	(484.99)	(356.94)
(Gain)/Loss on direct assignment transactions	(741.00)	(534.57)
Finance cost	6962.82	7046.25
Operating profit before working capital changes	8,916.88	10,308.51
Changes in -		
(Increase) / Decrease in loans and advances	(4,582.35)	3,369.37
(Increase) / Decrease in trade and other receivables	(331.98)	(280.34)
(Increase) / Decrease in other financial assets	(98.94)	(92.87)
(Increase) / Decrease in other non-financial assets	(131.64)	(249.72)
Increase / (Decrease) in trade payables	(101.58)	254.71
Increase / (Decrease) in other financial liabilities	1,442.81	1,710.90
Increase / (Decrease) in other non-financial liabilities	(60.45)	120.61
Increase / (Decrease) in provision	(75.94)	(169.53)
Cash used in operations	4,976.81	14,971.64
Income tax paid	(183.59)	(113.64)
Net Cash generated from operating activities (A)	4,793.22	14,858.00
B) CASH FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment and Intangible assets	(278.31)	(455.09)
Proceeds from sale of property, plant and equipment	10.20	20.27
Investment in Subsidiary Company	-	(1,000.00)
(Investment)/ Redemption in Mutual Fund	(4,884.65)	4,784.07
(Investment)/ Maturity in Fixed Deposits	491.32	(2,520.78)
Net Cash (used in)/ generated from investing activities (B)	(4,661.44)	828.47
C) CASH FLOW FROM FINANCING ACTIVITIES:		
Proceeds from issue of equity shares	66.33	-
Payment of dividend	(77.73)	(77.73)
Payment of Lease rent	(653.32)	(649.63)
Proceeds from borrowings	40,000.00	23,848.11
Repayment of borrowings	(30,722.68)	(31,049.76)
Interest payment on borrowings	(6,962.82)	(7,046.25)
Net cash (used in) financing activities (C)	1,649.78	(14,975.28)
D) Net increase in cash and cash equivalents (A+B+C)	1,781.56	711.21
E) Cash and cash equivalents as at the beginning of the year	8,311.68	7,600.47
F) Cash and cash equivalents as at the end of the period	10,093.24	8,311.68

Cash and cash equivalents comprises:

Particulars	As at Mar 31, 2025	As at Mar 31, 2024
Cash in hand	30.81	22.07
Foreign currencies in hand	828.98	604.83
Balances with banks		
- in current accounts	2,224.46	7,684.78
- in deposit accounts	7,008.99	
	10,093.24	8,311.68



- 3) 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.

- 4) 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.

- 5) The figures of the quarter ended March 31, 2025 and March 31, 2024 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 the Statutory Auditors of the Company.

- 6) Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September, 2021. Details of loans acquired through assignment in respect of loans not in default for the quarter ended Mar 31, 2025.

Particulars	Amount
Aggregate amount of loans acquired (in Lakhs)	579.48
Weighted average residual maturity (in months)	88
Weighted average holding period (in months)	1
Retention of beneficial economic interest by the originator	10%
Tangible security coverage (Times)	1

- 7) The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 14, 2025.
- 8) The results for the year ended March 31, 2025 were audited by the Statutory Auditors of the Company.
- 9) 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.
- 10) Segment information in accordance with IND AS 108 - Operating Segments is as under -

(Rs. In Lakhs)

Particulars	Quarter Ended			Year Ended	
	Mar 31, 2025	Dec 31, 2024	Mar 31, 2024	Mar 31, 2025	Mar 31, 2024
	(Refer Note 5)	(Unaudited)	(Refer Note 5)	(Audited)	(Audited)
A. Segment Revenue					
Lending business	3,729.13	4,162.54	3,951.06	15,759.97	15,019.11
Forex business	566.45	565.13	698.15	2,685.35	4,447.23
Total Segment Revenue	4,295.58	4,727.67	4,649.21	18,445.32	19,466.34
B. Segment Results (Profit before Tax)					
Lending business	347.32	681.67	848.16	2,001.58	1,835.27
Forex business	(219.40)	(296.27)	(111.22)	(713.28)	909.29
Total Segment Results	127.92	385.40	736.94	1,288.30	2,744.56
C. Segment Assets					
Lending business	1,29,887.49	1,24,361.06	1,17,467.01	1,29,887.49	1,17,467.01
Forex business	6,030.23	6,023.16	6,200.63	6,030.23	6,200.63
Unallocated	751.51	776.57	678.12	751.51	678.12
Total Segment Assets	1,36,669.23	1,31,160.79	1,24,345.76	1,36,669.23	1,24,345.76
D. Segment Liabilities					
Lending business	72,544.20	67,035.52	59,548.83	72,544.20	59,548.83
Forex business	1,971.46	2,255.81	4,142.75	1,971.46	4,142.75
Total Segment Liabilities	74,515.66	69,291.33	63,691.58	74,515.66	63,691.58

- 11) During the Year ended March 31, 2025 the Company has allotted 4,60,594 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.
- 12) The Company has reclassified its Income to provide more appropriate disclosure as required under Ind AS 109. Consequently, the adjustments have been made to the previous period reported figures:

(Rs. In Lakhs)

Particulars	Quarter Ended Sep 30, 2024	Quarter Ended Dec 31, 2024	Half Year Ended Sep 30, 2024	Nine Months Ended
Reduction in Interest Income	536.24	544.79	1,122.95	1,667.74
Reduction in Other Expenses	536.24	544.79	1,122.95	1,667.74
Net Impact on Profit/(Loss)	-	-	-	-

Note: Similarly, corresponding previous period figures reported in financial results for September, 2024 and December, 2024 has been readjusted and there is no change in profit/(loss) reported for respective period.

- 13) During the year ended March 31, 2025, the Nomination and Remuneration Committee of the board of Capital India Finance Limited has granted 21,25,000 options under CIFL EMPLOYEE STOCK OPTION PLAN 2018 to the eligible employees at an exercise price of Rs 19 per share and 40,00,000 options under CIFL EMPLOYEE STOCK OPTION PLAN 2023 to the eligible employees at an exercise price of Rs 19 per share.



- 14) 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.
- 15) The members vide resolution passed through postal ballot on January 29, 2025, have approved the sub-division / split of equity share of the Company from face value of INR 10/- each to face value of INR 2/- each. The record date for the sub-division / split of equity shares was February 17, 2025. Further, in conformity with Ind AS 33 - Earning per Share, the share calculation for current quarter and the year ended March 31, 2025 along with the prior period results are computed as per revised number of share with the face value of INR 2/- each per share.
- 16) Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of current period/ year.

By order of the Board
Capital India Finance Limited

Keshav Porwal
Managing Director
DIN : 06706341

Place: Mumbai
Date: May 14, 2025



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 for ratios for the Quarter and Year Ended March 31, 2025

Sr No	Particulars	Quarter Ended	Year Ended
		Mar 31,2025	Mar 31,2025
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity		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)		62,153.57
8	Net profit after tax (Rs. In Lakhs)	113.41	1,178.10
9	Earnings per share*	Basic	0.30
		Diluted	0.29
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		0.48
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]	2.64%	6.39%
19	Sector specific equivalent ratios, as applicable		
a	Gross non performing assets %		1.83%
b	Net non performing assets %		0.98%
c	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)		36.08%

*Earning per share for Quarter ended is not annualised



INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Capital India Finance Limited

Report on the Audit of Consolidated Financial Results

Opinion

We have audited the accompanying consolidated financial results of Capital India Finance Limited (hereinafter referred to as the 'Holding Company') and its subsidiary companies (Holding Company and its subsidiary companies together referred to as "the Group") for the quarter and year ended March 31, 2025, attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of other auditors on separate audited financial statements of the subsidiaries, the aforesaid consolidated financial results:

- (i) Include the annual financial results of the following entities:

S No	Name of Subsidiaries
	Holding Companies
1	Capital India Finance Limited
	Subsidiary Companies
2	Rapipay Fintech Private Limited
3	Capital India Home Loan Limited
4	NYE Investech Private Limited (formerly known as Kuants Wealth Private Limited)
5	NYE Insurance Broking Private Limited
6	Capital India Asset Management Private Limited

- (ii) is presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- (iii) give a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards, RBI guidelines applicable accounting standards, and other accounting principles generally accepted in India, of the consolidated net profit and other comprehensive income and other financial information of the Group for the quarter and year ended 31 March, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the consolidated financial statements in India under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion.



Board of Director's Responsibilities for the Consolidated Financial Results

These Consolidated financial results have been prepared on the basis of the consolidated annual financial statements. The Holding Company's Board of Directors are responsible for the preparation and presentation of these consolidated financial results that give a true and fair view of the net loss and other comprehensive income and other financial information of the Group in accordance with the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The respective Board of Directors and Management of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated financial results by the Directors of the Holding Company, as aforesaid.

In preparing the consolidated financial results, the respective Board of Directors of the companies included in the Group are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are responsible for overseeing the financial reporting process of the Group.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the consolidated financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We, also:

- Identify and assess the risks of material misstatement of the consolidated financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Group has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under regulation 33 of the Listing Regulations.
- Conclude on the appropriateness of the Board of Director's and Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial results, including the disclosures, and whether the consolidated financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- Perform procedures in accordance with the circular issued by the SEBI under regulation 33(8) of the Listing Regulations to the extent applicable.
- Obtain sufficient appropriate audit evidence regarding the financial results of the entities within the Group to express an opinion on the Consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the consolidated financial results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The Consolidated Financial Results include the audited Financial Results of 5 subsidiary companies whose Financial Statements reflect Group's share of total assets of Rs 66,782.28 Lakhs as at March 31, 2025, Group's share of total revenue of Rs 9,842.08 Lakhs and Rs 43,465.87 Lakhs for the quarter and year ended March 31, 2025 respectively, Group's share of total net profit / (loss) of Rs (369.67) Lakhs and Rs (2,200.55) Lakhs for the quarter and year ended March 31, 2025 respectively, Group's share of Total Comprehensive Income of Rs (321.09) Lakhs and Rs (2,151.97) Lakhs for the quarter and year ended March 31, 2025 and the Group's share of net cash outflow of Rs (9,284.61) Lakhs for the year ended March 31, 2025, as considered in the Consolidated Financial Results, Group's which have been audited by their independent auditors. The independent auditor's reports on financial statements of the entity have been furnished to us and our opinion on the consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the report of such auditors and the procedures performed by us are as stated in the paragraph above.

Our opinion on the Consolidated Financial Statements is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors and the Financial Statements certified by the management.



Other Matters

The Financial Results for the quarter and year ended 31st March, 2024 have been audited by the predecessor auditor who had issued an unmodified opinion thereon.

The Financial Results include the results for the quarter ended 31st March, 2025 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year.

Our opinion on the financial results is not modified in respect of the above matters.



Place: Mumbai
Date: May 14, 2025

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

S Nagabushanam

(S Nagabushanam)
(M.No.107022)
UDIN: 25107022BMLTSA7382

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

Statement of Audited Consolidated Financial Results for the Quarter Ended and Year Ended Mar 31, 2025

(Rs. In Lakhs)

S.No.	Particulars	Quarter Ended			Year Ended	
		Mar 31,2025 (Refer Note 4)	Dec 31,2024 (Unaudited)	Mar 31,2024 (Refer Note 4)	Mar 31,2025 (Audited)	Mar 31,2024 (Audited)
	Revenue from operations					
(i)	Interest income	5,398.24	5,579.73	5,639.31	22,800.85	21,903.80
(ii)	Fees and commission income	4,541.50	5,398.04	7,108.15	22,832.88	28,574.03
(iii)	Foreign exchange services	263.47	241.70	378.43	1,222.85	2,973.09
(iv)	Sale of devices and digital products	3,027.66	3,044.37	3,054.71	12,088.61	13,026.15
(v)	Net gain on fair value changes	245.71	189.45	102.21	640.59	403.50
(vi)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	384.01	628.67	383.12	1,557.85	1,017.90
(vii)	Other operating income	71.70	211.31	71.95	309.65	351.61
(I)	Total revenue from operations	13,932.29	15,293.27	16,737.88	61,453.28	68,250.08
(II)	Other income	199.93	43.97	242.13	417.43	550.45
(III)	Total Income (I+II)	14,132.22	15,337.24	16,980.01	61,870.71	68,800.53
	Expenses					
(i)	Finance costs	2,788.31	2,774.35	2,476.79	10,671.80	10,205.19
(ii)	Impairment of financial assets	(1.58)	126.62	96.16	630.02	304.25
(iii)	Fees and commission expense	5,399.25	5,725.81	7,403.04	24,647.04	31,900.06
(iv)	Cost of material consumed	20.13	26.06	16.14	68.31	122.10
(v)	Employee benefits expenses	3,402.22	3,648.63	3,458.78	14,730.99	15,723.99
(vi)	Depreciation and amortization expense	793.88	814.96	726.08	3,192.97	3,016.73
(vii)	Others expenses	2,021.50	2,312.38	3,024.41	8,818.63	8,430.37
(IV)	Total Expenses	14,423.71	15,428.81	17,201.40	62,759.76	69,702.69
(V)	Profit/(loss) before Exceptional Item (III-IV)	(291.49)	(91.57)	(221.39)	(889.05)	(902.16)
(VI)	Exceptional item	-	-	-	-	1,031.45
(VII)	Profit/(loss) before tax (V+VI)	(291.49)	(91.57)	(221.39)	(889.05)	129.29
(VIII)	Tax expense :					
(1)	Current tax	58.23	9.06	160.87	353.73	737.79
(2)	Deferred tax	(93.45)	81.73	(1.88)	(24.60)	34.95
(3)	Tax related to earlier years	-	8.75	-	(195.73)	-
(IX)	Profit/(loss) for the year/period (VII-VIII)	(256.27)	(191.11)	(380.38)	(1,022.45)	(643.45)
	Profit/(loss) for the year/period attributable to:					
	Owners of the Company	(59.12)	68.92	81.50	154.76	1,164.78
	Non-controlling interest	(197.15)	(260.03)	(461.88)	(1,177.21)	(1,808.23)
	Other Comprehensive Income					
(i)	Items that will not be reclassified to profit or loss	105.82	(13.70)	(78.45)	64.73	(64.60)
(ii)	Income Tax relating to items that will not be reclassified to profit or loss	(17.84)	3.45	17.27	(7.50)	13.78
(X)	Other Comprehensive Income	87.98	(10.25)	(61.18)	57.23	(50.82)
(XI)	Total Comprehensive Income/(loss) (IX+X)	(168.29)	(201.36)	(441.56)	(965.22)	(694.27)
	Total comprehensive income/(loss) for the year/period					
	Owners of the Company	12.26	58.67	25.00	195.39	1,118.64
	Non-controlling interest	(180.55)	(260.03)	(466.56)	(1,160.61)	(1,812.91)
(XII)	Paid-up equity share capital (Face value of Rs 2/- each)	7,782.64	7,775.76	7,773.43	7,782.64	7,773.43
(XIII)	Other Equity				55,013.23	54,489.03
(XIV)	Earnings per share:*					
(a)	Basic (Rs.)	(0.02)	0.02	0.02	0.04	0.30
(b)	Diluted (Rs.)	(0.01)	0.02	0.02	0.04	0.30
(c)	Face value per equity share (Rs)	2.00	2.00	2.00	2.00	2.00

*Earning per share for Quarter Ended is not annualised



Notes :-

1 Consolidated Statement of Asset and Liabilities as at March 31, 2025

(Rs. In Lakhs)

S.No	Particulars	As at Mar 31,2025 (Audited)	As at Mar 31,2024 (Audited)
	ASSETS		
1	Financial Assets		
(a)	Cash & cash equivalents	16,178.64	23,681.69
(b)	Bank balances other than Cash & cash equivalents	10,958.51	10,602.87
(c)	Receivables		
(i)	Trade Receivables	1,174.42	709.34
(ii)	Other Receivables	2,482.99	1,335.91
(d)	Loans	1,29,558.56	1,24,124.07
(e)	Investments	6,354.20	984.56
(f)	Other financial assets	4,985.29	3,879.77
2	Non-financial Assets		
(a)	Inventories	98.22	110.01
(b)	Current tax assets(net)	350.55	585.77
(c)	Deferred tax asset (net)	1,047.09	1,029.99
(d)	Property, plant and equipment	1,423.58	1,855.39
(e)	Capital work in progress	-	30.17
(f)	Intangible Assets Under Development	867.56	1,001.18
(g)	Goodwill on consolidation	1,807.59	1,807.59
(h)	Other intangible assets	3,464.36	4,390.65
(i)	Right of use assets	2,280.46	1,332.00
(j)	Other non-financial assets	2,227.30	2,629.19
	Total Assets	1,85,259.32	1,80,090.15
	LIABILITIES AND EQUITY		
	LIABILITIES		
	Financial Liabilities		
1	Payables		
(a)	(I) Trade Payables		
(i)	Total outstanding dues of micro enterprises and small enterprises	9.28	77.12
(ii)	Total outstanding dues of creditors other than micro and small enterprises	1,632.98	1,448.93
(II)	Other Payables		
(i)	Total outstanding dues of micro enterprises and small enterprises	-	-
(ii)	Total outstanding dues of creditors other than micro and small enterprises	30.30	70.77
(b)	Borrowings	97,147.26	88,372.56
(c)	Lease liabilities	2,485.13	1,570.28
(d)	Other financial liabilities	16,357.98	19,858.42
2	Non-Financial Liabilities		
(a)	Current tax liabilities (net)	-	0.79
(b)	Provisions	1,505.94	1,378.56
(c)	Other non-financial liabilities	769.73	1,362.70
3	EQUITY		
(a)	Equity share capital	7,782.64	7,773.43
(b)	Other equity	55,013.23	54,489.03
	Equity attributable to owners of the Company	62,795.87	62,262.46
(c)	Equity attributable to Non-Controlling Interests	2,524.85	3,687.56
	Total Liabilities and Equity	1,85,259.32	1,80,090.15



Particulars	For the Year Ended	
	Mar 31, 2025 (Audited)	Mar 31, 2024 (Audited)
A) CASH FLOW FROM OPERATING ACTIVITIES:		
Profit before exceptional items and taxes	(889.05)	129.29
Adjustments to reconcile profit before tax to net cash flows:		
Add : Non-cash expenses		
Depreciation and amortisation expenses	3,192.98	3,016.73
Provision for employee benefits	139.97	160.61
Share based payments to employees	347.30	1,092.91
Exceptional Items	-	(1,031.45)
Interest on Lease liability	226.23	174.49
(Gain)/Loss on direct assignment transactions	(1,557.85)	(1,017.90)
Profit on Mutual Fund	(640.59)	(403.50)
Finance cost	10,445.57	10,030.70
Impairment on financial instruments	630.02	304.25
(Gain)/Loss on sale of property, plant and equipment	50.54	(19.89)
Interest on income tax refund	(25.62)	(57.14)
Balance written back	(262.09)	(259.59)
Interest on unwinding of financial assets	(31.05)	(21.53)
Operating profit before working capital changes	11,626.36	12,097.98
Changes in -		
(Increase) in loans and advances	(6,064.51)	(821.99)
(Increase) / Decrease in trade and other receivables	(1,612.16)	(241.90)
(Increase) / Decrease in other financial assets	483.38	(951.72)
(Increase) / Decrease in Inventory	11.79	(53.06)
(Increase) / Decrease in other non-financial assets	409.42	(759.48)
Increase / (Decrease) in trade payables	337.83	342.22
Increase / (Decrease) in other financial liabilities	(3,500.44)	2,345.66
Increase / (Decrease) in other non-financial liabilities	(592.97)	296.54
Increase/(Decrease) in provisions	44.64	(133.36)
Cash generated from operations	1,143.34	12,120.89
Income tax paid	109.55	(64.80)
Net Cash generated from operating activities (A)	1,252.89	12,056.09
B) CASH FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment and Intangible assets	(1,040.69)	(2,153.28)
Proceeds from sale of property, plant and equipment	44.20	24.06
Proceeds from sale of Investments in Associate		47.00
(Investments) / Redemption of Mutual fund	(4,729.05)	4,830.52
(Investment) /Maturity in bank deposits	(355.64)	(2,610.92)
Net Cash (used in) investing activities (B)	(6,081.18)	137.38
C) CASH FLOW FROM FINANCING ACTIVITIES:		
Proceeds from issue of equity shares at premium	66.33	-
Payment of dividend and dividend distribution tax thereon	(77.73)	(77.73)
Payment of Lease rent	(992.49)	(1,092.66)
Proceeds/ Repayment from borrowings	8,707.47	(1,225.48)
Interest payment on borrowings	(10,378.34)	(10,026.98)
Net cash (used in) financing activities (C)	(2,674.76)	(12,422.85)
D) Net increase in cash and cash equivalents (A+B+C)	(7,503.05)	(229.38)
E) Cash and cash equivalents as at the beginning of the year	23,681.69	23,911.07
G) Cash and cash equivalents as at the end of the period	16,178.64	23,681.69

Cash and cash equivalents comprises:

Particulars	As at Mar 31, 2025	As at Mar 31, 2024
Cash in hand	30.81	22.07
Balances with banks		
- in current accounts	7,033.22	19,689.21
- in deposit accounts	7,208.99	60.00
- Foreign Currencies in hand	828.98	604.83
- Escrow account	340.87	749.20
- Balance with non schedule bank	735.77	2,556.38
	16,178.64	23,681.69



Notes:-

- 3 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.
- 4 The figures of the quarters ended March 31, 2025 and March 31, 2024 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.
- 5 The Results for the year ended March 31, 2025 were audited by the Statutory Auditors of the Company.
- 6 The consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 14, 2025.
- 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 Consolidated Segment information in accordance with the Ind AS 108 - Operating Segments of the Group is as under:

(Rs. In Lakhs)

Particulars	Quarter Ended			Year Ended	
	Mar 31, 2025 (Refer Note 4)	Dec 31, 2024 (Unaudited)	Mar 31, 2024 (Refer Note 4)	Mar 31, 2025 (Audited)	Mar 31, 2024 (Audited)
A. Segment Revenue					
Lending business	5,964.38	6,488.72	6,325.61	24,757.50	23,107.98
Prepaid Payment Instrument business	7,601.40	8,283.38	9,956.25	34,430.28	41,249.43
Forex business	566.44	565.14	698.15	2,682.93	4,443.12
Total Segment Revenue	14,132.22	15,337.24	16,980.01	61,870.71	68,800.53
B. Segment Results (Profit before Tax)					
Lending business	342.97	752.34	861.46	2,303.04	1,985.59
Prepaid Payment Instrument business	(397.12)	(525.31)	(975.20)	(2,424.41)	(3,739.73)
Forex business	(219.40)	(296.27)	(111.22)	(713.28)	909.29
Others	(17.94)	(22.33)	3.57	(54.40)	974.14
Total Segment Results	(291.49)	(91.57)	(221.39)	(889.05)	129.29
C. Segment Assets					
Lending business	1,58,672.58	1,55,324.06	1,46,615.32	1,58,672.58	1,46,615.32
Prepaid Payment Instrument business	16,414.91	15,684.43	22,864.42	16,414.91	22,864.42
Forex business	6,030.23	6,023.16	6,200.63	6,030.23	6,200.63
Unallocated	3,205.23	3,603.64	3,423.35	3,205.23	3,423.35
Others	936.37	929.28	986.43	936.37	986.43
Total Segment Assets	1,85,259.32	1,81,564.57	1,80,090.15	1,85,259.32	1,80,090.15
D. Segment Liabilities					
Lending business	1,04,465.20	1,01,166.20	91,962.12	1,04,465.20	91,962.12
Prepaid Payment Instrument business	13,456.56	12,660.67	17,989.36	13,456.56	17,989.36
Forex business	1,971.46	2,255.81	4,142.75	1,971.46	4,142.75
Others	45.39	47.16	45.90	45.39	45.90
Total Segment Liabilities	1,19,938.61	1,16,129.84	1,14,140.13	1,19,938.61	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.

- 9 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.
- 10 During the year ended March 31, 2025, the Nomination and Remuneration Committee of the board of Capital India Finance Limited has granted 21,25,000 options under CIFL EMPLOYEE STOCK OPTION PLAN 2018 to the eligible employees at an exercise price of Rs 19 per share and 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 The Board of Directors of Rapipay Fintech Private Limited at their meeting held on Feb 21, 2025 approved the investment of Rs 25 Lakhs in its wholly owned subsidiary NYE Investech Private Limited (formally known as Kuants Wealth Private Limited). Pursuant to aforesaid approvals, the company has invested Rs 25 Lakhs in the Subsidiary during the period ended March 31, 2025.

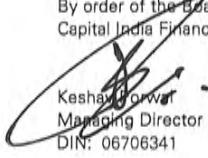


- 12 The members vide resolution passed through postal ballot on January 29, 2025, have approved the sub-division / split of equity share of the Company from face value of INR 10/- each to face value of INR 2/- each. The record date for the sub-division / split of equity shares was February 17, 2025. Further, in conformity with Ind AS 33 - Earning per Share, the share calculation for current quarter and the year ended March 31, 2025 along with the prior period results are computed as per revised number of share with the face value of INR 2/- each per share.
- 13 During the Year ended March 31, 2025 Capital India Finance Limited has allotted 4,60,594 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.
- 14 Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of current period.

Place: Mumbai
Date : May 14, 2025



By order of the Board
Capital India Finance Limited


Keshav Prasad
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 and Year Ended March 31, 2025

Sr No	Particulars	Quarter Ended Mar 31,2025	Year Ended Mar 31,2025
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity		1.55
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)		62,795.87
8	Net profit after tax (Rs. In Lakhs)	(256.27)	(1,022.45)
9	Earnings per share *		
	Basic	(0.02)	0.04
	Diluted	(0.01)	0.04
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		0.52
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]	(1.81%)	(1.65%)

*Earning per share for Quarter Ended is not annualised

