CAPITAL INDIA
Rediscover Business

Ref. No.: CIFL/BSE/2024-25/65

Friday, February 14, 2025

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

Sub.: **Integrated Filing – Financials for the quarter and nine months period ended on December 31, 2024, of Capital India Finance Limited**

Dear Sir/ Madam,

In compliance with applicable provisions of the Securities and Exchange Board of India ("**SEBI**") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**") and pursuant to the SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024 read with BSE Circular No. 20250102-4, we, Capital India Finance Limited ("**Company**"), are submitting herewith as **Annexure – A**, the Integrated Filing – Financials for the quarter and nine months period ended on December 31, 2024.

Kindly take the above information on records.

Thanking You
For **Capital India Finance Limited**

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

P : +91 22 45036000
E : info@capitalindia.com
CIN No: L74899DL1994PLC128577
(Capital India Finance Limited)

Registered office :
701, 7th Floor, Aggarwal Corporate Tower,
Plot No 23, District Centre,
Rajendra Place, New Delhi- 110008.

P : +91 11 6914 6000
W : www.capitalindia.com

Annexure - A

V. SANKAR AIYAR & CO
CHARTERED ACCOUNTANTS
A 601, MANGALYA BUILDING, NEXT TO SANGEET PLAZA
OFF MAROL MAROSHI ROAD, ANDHERI EAST, MUMBAI - 400 059
mumbai@vsa.co.in • (022) 4451 6087 • www.vsa.co.in

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 and nine months ended on December 31, 2024.

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 and nine months ended December 31, 2023, were reviewed by the predecessor auditor who had expressed their unmodified conclusions on those results. The standalone financial results of the Company for the year ended March 31, 2024 were audited by the predecessor auditor of the Company who had issued an unmodified opinion thereon.

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

NAGABUSHANAM SRIVATSAN
Digitally signed by NAGABUSHANAM SRIVATSAN
Date: 2025.02.14 13:23:54 +05'30'

(S Nagabushanam)
Partner
(M.No. 107022)
UDIN: 25107022BMLYQM6517

Place: Mumbai
Date: February 14, 2025

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

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: L74899DL1994PLC126577, Website : www.capitalindia.com, Email : secretarial@capitalindia.com

(Rs. In Lakhs)

Statement of Unaudited Standalone Financial Results for the Quarter Ended and Nine Months Ended Dec 31, 2024

S.No	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		Dec 31,2024	Sep 30,2024	Dec 31,2023	Dec 31,2024	Dec 31,2023	March 31,2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue from operation						
(i)	Interest income	4,104.98	4,114.68	4,077.73	12,603.61	11,805.34	15,814.64
(ii)	Fees and commission income	306.65	372.51	323.94	1,092.22	1,103.60	1,402.90
(iii)	Foreign Exchange Services	241.70	407.35	508.69	961.80	2,598.77	2,977.20
(iv)	Net gain on fair value changes	128.85	50.86	94.90	268.26	273.04	356.94
(v)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	456.27	337.38	11.53	785.75	234.28	534.57
(I)	Total revenue from operations	5,238.65	5,282.68	5,016.79	15,711.64	16,015.03	21,086.25
(II)	Other income	33.81	34.66	74.14	105.84	164.63	253.98
(III)	Total Income (I+II)	5,272.46	5,317.34	5,090.93	15,817.48	16,179.66	21,340.23
	Expenses						
(i)	Finance costs	1,865.28	1,657.43	1,758.28	5,232.68	5,463.19	7,155.12
(ii)	Employee benefits expenses	1,622.34	1,664.98	1,630.18	4,927.96	4,666.75	6,030.14
(iii)	Depreciation and amortisation expense	250.43	227.79	223.14	702.60	712.04	909.48
(iv)	Impairment of financial instruments	67.62	312.51	(7.09)	528.60	118.09	164.60
(v)	Other expenses	1,081.39	1,017.47	1,079.44	3,265.36	3,211.97	4,336.33
(IV)	Total Expenses	4,887.06	4,880.18	4,683.95	14,657.10	14,172.04	18,595.67
(V)	Profit before tax (III-IV)	385.40	437.16	406.98	1,160.38	2,007.62	2,744.56
(VI)	**Tax Expenses**						
	(1) Current tax	9.06	164.83	142.88	295.50	576.92	737.00
	(2) Deferred tax	75.40	(48.83)	(39.08)	(4.08)	(38.54)	(2.71)
	(3) Excess/ Short provision of tax of earlier years	8.75	-	-	(195.73)	-	-
(VII)	Profit for the period/year (V-VI)	292.19	321.16	303.18	1,064.69	1,469.24	2,010.27
	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss	(13.70)	(13.69)	4.61	(41.09)	13.85	(54.78)
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	3.45	3.44	(1.17)	10.34	(3.49)	13.79
(VIII)	Other Comprehensive Income	(10.25)	(10.25)	3.44	(30.75)	10.36	(40.99)
(IX)	Total comprehensive income (VII+VIII)	281.94	310.91	306.62	1,033.94	1,479.60	1,969.28
(X)	Paid up Equity Share Capital (Face value of Rs 10/- each)	7,775.76	7,773.43	7,773.43	7,775.76	7,773.43	7,773.43
(XI)	Other Equity						52,880.75
(XII)	Earnings per share*:						
	(a) Basic (Rs.)	0.38	0.41	0.39	1.37	1.89	2.59
	(b) Diluted (Rs.)	0.37	0.41	0.38	1.34	1.85	2.55
	(c) Face value per equity share (Rs)	10.00	10.00	10.00	10.00	10.00	10.00

**Earning per share for Quarter and Nine Months ended is not annualised*

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

Capital India Finance Limited

Notes :-

1) 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.

2) 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.

3) 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 December 31, 2024.

Aggregate amount of loans acquired (in Lakhs)	635.91
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

B. Details of loans transferred through Assignment in respect of loans not in default during the quarter ended December 31, 2024.

Aggregate principal outstanding of loans transferred through assignment (in Lakhs)	2,969.92
Retention of Beneficial economic interest (in %) (MRR)	10%
Weighted average residual maturity (in months)	150
Weighted average holding period (in months)	17
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 Dec 31, 2024.

D. The Company has not acquired any stressed loan during the quarter ended Dec 31, 2024.

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

(Rs. In Lakhs)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	Dec 31,2024 (Unaudited)	Sep 30,2024 (Unaudited)	Dec 31,2023 (Unaudited)	Dec 31,2024 (Unaudited)	Dec 31,2023 (Unaudited)	March 31,2024 (Audited)
A. Segment Revenue						
Lending business	4,707.33	4,512.88	4,460.39	13,698.58	12,659.26	16,893.00
Forex business	565.13	804.46	630.54	2,118.90	3,520.40	4,447.23
Total Segment Revenue	5,272.46	5,317.34	5,090.93	15,817.48	16,179.66	21,340.23
B. Segment Results (Profit before Tax)						
Lending business	681.67	487.75	498.75	1,654.26	987.11	1,835.27
Forex business	(296.27)	(50.59)	(91.77)	(493.88)	1,020.51	909.29
Total Segment Results	385.40	437.16	406.98	1,160.38	2,007.62	2,744.56
C. Segment Assets						
Lending business	1,24,361.06	1,16,845.92	1,17,214.15	1,24,361.06	1,17,214.15	1,17,467.01
Forex business	6,023.16	7,574.86	6,539.73	6,023.16	6,539.73	6,200.63
Unallocated	776.57	749.04	800.08	776.57	800.08	678.12
Total Segment Assets	1,31,160.79	1,25,169.82	1,24,553.96	1,31,160.79	1,24,553.96	1,24,346.76
D. Segment Liabilities						
Lending business	67,035.52	60,495.12	61,827.37	67,035.52	61,827.37	59,548.83
Forex business	2,255.81	3,169.36	2,660.22	2,255.81	2,660.22	4,142.75
Unallocated	-	-	-	-	-	-
Total Segment Liabilities	69,291.33	63,664.48	64,487.59	69,291.33	64,487.59	63,691.58

5) The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on February 14, 2025.

6) The auditors have carried out Limited review of the Financial results for the Quarter ended and Nine Months ended December 31, 2024 as required under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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) During the Quarter and Nine Months ended December 31, 2024 the Company has allotted 23,375 equity shares to employees who have exercised their options under the approved CIFL Employee Stock Option Plan 2018.

9) 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.

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

By order of the Board
Capital India Finance Limited

Keshav Porwal
Managing Director
DIN : 06706341

Place: Delhi
Date: February 14, 2025

V. SANKARAIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

Capital India Finance Limited

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 Nine Months Ended Dec 31, 2024

Sr No	Particulars		Quarter Ended Dec 31,2024	Nine Months Ended Dec 31,2024
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity			1.01
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)			61,869.46
8	Net profit after tax (Rs. In Lakhs)		292.19	1,064.69
9	Earnings per share*	Basic	0.38	1.37
		Diluted	0.37	1.34
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]		5.54%	6.73%
19	Sector specific equivalent ratios, as applicable			
a	Gross non performing assets %			1.86%
b	Net non performing assets %			0.93%
c	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)			36.63%

*Earning per share for Quarter and Nine Months ended is not annualised

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

V. SANKAR AIYAR & CO
CHARTERED ACCOUNTANTS
A 601, MANGALYA BUILDING, NEXT TO SANGEET PLAZA
OFF MAROL MAROSHI ROAD, ANDHERI EAST, MUMBAI - 400 059
mumbai@vsa.co.in • (022) 4451 6087 • www.vsa.co.in

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 and nine months ended December 31, 2024 ("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

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

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. 10614.54 Lakhs and Rs. 33619.10 Lakhs for the quarter and nine months ended December 31,2024 respectively, total net loss after tax of Rs. 460.97 Lakhs and Rs. 1794.41 Lakhs for the quarter and nine months ended December 31,2024 respectively and total comprehensive income of Rs (460.97) Lakhs and Rs. (1794.41) Lakhs for the quarter and nine months ended December 31,2024 respectively 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. 1.56 Lakhs and Rs. 4.70 Lakhs for the quarter and nine months ended December 31,2024 respectively, total net loss after tax of Rs. 22.33 lakhs and Rs. 36.46 Lakhs for the quarter and nine months ended December 31,2024 respectively and total comprehensive income of Rs. (22.33) Lakhs and Rs. (36.46) Lakhs for the quarter and nine month ended December 31,2024 respectively 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

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

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 and nine months ended December 31, 2023, were reviewed by the predecessor auditor who had expressed their unmodified conclusions on those results. The consolidated financial results of the Company for the year ended March 31, 2024 were audited by the predecessor auditor of the Company who had issued an unmodified opinion thereon.

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

NAGABUSHANAM SRIVATSAN
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Date: 2025.02.14 13:23:06 +05'30'

(S Nagabushanam)
Partner
(M.No. 107022)
UDIN: 25107022BMLYQN5433

Place: Mumbai
Date: February 14, 2025

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

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 Consolidated Financial Results for the Quarter Ended and Nine Months Ended Dec 31,2024

S.No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		Dec 31,2024 (Unaudited)	Sep 30,2024 (Unaudited)	Dec 31,2023 (Unaudited)	Dec 31,2024 (Unaudited)	Dec 31,2023 (Unaudited)	Mar 31,2024 (Audited)
	Revenue from operations						
(i)	Interest income	5,731.39	5,804.16	5,615.01	17,548.59	16,380.12	21,952.66
(ii)	Fees and commission income	5,398.04	6,426.81	6,813.22	18,291.38	21,465.88	28,574.03
(iii)	Foreign exchange services	241.70	405.61	508.69	959.38	2,594.66	2,973.09
(iv)	Sale of devices and digital products	3,044.37	3,028.26	3,223.33	9,060.95	9,971.44	13,026.15
(v)	Net gain on fair value changes	189.45	88.58	104.89	394.88	301.29	403.50
(vi)	Net gain / (Loss) on derecognition of financial instruments under amortized cost category	628.67	632.21	95.88	1,173.84	634.78	1,017.90
(vii)	Other operating income	211.31	207.81	151.30	579.09	533.35	753.34
(I)	Total revenue from operations	15,444.93	16,593.44	16,512.32	48,008.11	51,881.52	68,700.67
(II)	Other income	43.97	133.04	65.69	217.50	308.32	550.45
(III)	Total Income (I+II)	15,488.90	16,726.48	16,578.01	48,225.61	52,189.84	69,251.12
	Expenses						
(i)	Finance costs	2,774.35	2,540.62	2,530.24	7,883.49	7,728.40	10,205.19
(ii)	Impairment of financial assets	126.62	312.51	(7.09)	631.60	208.09	301.60
(iii)	Fees and commission expense	5,725.81	6,635.97	7,820.33	19,247.79	24,497.02	31,900.06
(iv)	Cost of material consumed	26.06	9.13	24.15	48.18	105.96	122.10
(v)	Employee benefits expenses	3,648.63	3,841.00	3,941.55	11,328.77	12,265.21	15,723.99
(vi)	Depreciation and amortization expense	814.96	791.75	764.15	2,399.09	2,290.65	3,016.73
(vii)	Others expenses	2,464.04	2,350.58	1,620.17	7,284.25	5,775.28	8,883.61
(IV)	Total Expenses	15,580.47	16,481.56	16,693.50	48,823.17	52,870.61	70,153.28
(V)	Profit/(loss) before Exceptional Item (III-IV)	(91.57)	244.92	(115.49)	(597.56)	(680.77)	(902.16)
(VI)	Exceptional item	-	-	-	-	1,031.45	1,031.45
(VII)	Profit/(loss) before tax (V+VI)	(91.57)	244.92	(115.49)	(597.56)	350.68	129.29
(VIII)	Tax expense :						
	(1) Current tax	9.08	164.83	142.88	295.50	576.92	737.79
	(2) Deferred tax	81.73	20.17	(21.53)	68.85	36.83	34.95
	(3) Tax related to earlier years	8.75	-	-	(195.73)	-	-
(IX)	Profit/(loss) for the year/period (VII-VIII)	(191.11)	59.92	(236.84)	(766.18)	(263.07)	(643.45)
	Profit/(loss) for the year/period attributable to:						
	Owners of the Company	68.92	306.02	29.09	213.88	1,083.28	1,164.78
	Non-controlling interest	(260.03)	(246.10)	(265.93)	(980.06)	(1,346.35)	(1,808.23)
	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss	(13.70)	(13.69)	4.61	(41.09)	13.85	(64.60)
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	3.45	3.44	(1.17)	10.34	(3.49)	13.78
(X)	Other Comprehensive Income	(10.25)	(10.25)	3.44	(30.75)	10.36	(50.82)
(XI)	Total Comprehensive Income/(loss) (IX+X)	(201.36)	49.67	(233.40)	(796.93)	(252.71)	(694.27)
	Total comprehensive income/(loss) for the year/period						
	Owners of the Company	58.67	295.77	32.53	183.13	1,093.64	1,118.64
	Non-controlling interest	(260.03)	(246.10)	(265.93)	(980.06)	(1,346.35)	(1,812.91)
(XII)	Paid-up equity share capital (Face value of Rs 10/- each)	7,775.76	7,773.43	7,773.43	7,775.76	7,773.43	7,773.43
(XIII)	Other Equity						54,489.03
(XIV)	Earnings per share:*						
	(a) Basic (Rs.)	0.09	0.39	0.04	0.28	1.39	1.50
	(b) Diluted (Rs.)	0.09	0.39	0.04	0.27	1.37	1.48
	(c) Face value per equity share (Rs)	10.00	10.00	10.00	10.00	10.00	10.00

Earning per share for Quarter and Nine Months Ended is not annualised

V. SANKARAIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited

Notes:-

1 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.

2 The auditors have carried out Limited Review of the Financial Results for the Quarter ended and Nine Months ended December 31, 2024 as required under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

3 The consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on February 14, 2025.

4 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.

5 Consolidated Segment information in accordance with the Ind AS 108 – Operating Segments of the Group is as under:

(Rs. In Lakhs)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	Dec 31,2024 (Unaudited)	Sep 30,2024 (Unaudited)	Dec 31,2023 (Unaudited)	Dec 31,2024 (Unaudited)	Dec 31,2023 (Unaudited)	Mar 31,2024 (Audited)
A. Segment Revenue						
Lending business	6,640.38	6,571.46	5,847.69	19,280.24	17,380.37	23,558.67
Prepaid Payment Instrument business	8,283.38	9,352.31	10,099.77	26,828.88	31,293.18	41,249.43
Forex business	565.14	802.71	630.55	2,116.49	3,516.29	4,443.12
Total Segment Revenue	15,488.90	16,726.48	16,578.01	48,225.61	52,189.84	69,251.12
B. Segment Results (Profit before Tax)						
Lending business	752.34	813.88	536.16	1,960.07	1,124.13	1,985.59
Prepaid Payment Instrument business	(525.31)	(505.17)	(572.53)	(2,027.29)	(2,764.53)	(3,739.73)
Forex business	(296.27)	(50.59)	(91.77)	(493.88)	1,020.51	909.30
Others	(22.33)	(13.20)	12.65	(36.46)	970.57	974.13
Total Segment Results	(91.57)	244.92	(115.49)	(597.56)	350.68	129.29
C. Segment Assets						
Lending business	1,55,324.06	1,45,656.23	1,43,631.38	1,55,324.06	1,43,631.38	1,46,615.32
Prepaid Payment Instrument business	15,684.43	16,781.72	21,114.09	15,684.43	21,114.09	22,864.42
Forex business	6,023.16	7,574.86	6,539.73	6,023.16	6,539.73	6,200.63
Unallocated	3,603.64	3,571.82	3,752.58	3,603.64	3,752.58	3,423.35
Others	929.28	949.57	877.57	929.28	877.57	986.43
Total Segment Assets	1,81,564.57	1,74,534.20	1,75,915.35	1,81,564.57	1,75,915.35	1,80,090.15
D. Segment Liabilities						
Lending business	1,01,166.20	92,568.72	91,635.15	1,01,166.20	91,635.15	91,962.12
Prepaid Payment Instrument business	12,660.67	13,192.75	15,386.05	12,660.67	15,386.05	17,989.36
Forex business	2,255.81	3,169.36	2,660.22	2,255.81	2,660.22	4,142.75
Unallocated	-	0.79	-	-	-	-
Others	47.16	44.91	54.80	47.16	54.80	45.90
Total Segment Liabilities	1,16,129.84	1,08,976.53	1,09,736.22	1,16,129.84	1,09,736.22	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.

6 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.

7 During the Quarter and Nine Months ended December 31, 2024 Capital India Finance Limited has allotted 23,375 equity shares to employees who have exercised their options under the approved CIFL Employees Stock Option Plan 2018.

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

By order of the Board
Capital India Finance Limited

Keshav Porwal
Managing Director
DIN: 06706341

Capital India Finance Limited

Place: Delhi
Date : February 14, 2025

V. SANKARAIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

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 Nine Months Ended Dec 31, 2024

Sr No	Particulars		Quarter Ended Dec 31,2024	Nine Months Ended Dec 31,2024
1	Debt Equity Ratio (Debt securities+Borrowings) / Total Equity			1.53
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)			62,672.44
8	Net profit after tax (Rs. In Lakhs)		(191.11)	(766.18)
9	Earnings per share*	Basic	0.09	0.28
		Diluted	0.09	0.27
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			0.53
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)		(1.23%)	(1.59%)

*Earning per share for Quarter and Nine Months Ended is not annualised

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS FRN 109208W

Capital India Finance Limited