Independent Auditor's Limited Review Report on Standalone unaudited financial results of Barclays Investments and Loans (India) Private Limited for the quarter and half year ended September 30, 2026, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors
Barclays Investments and Loans (India) Private Limited

1. We have reviewed the accompanying Standalone unaudited financial results of Barclays Investments & Loans (India) Private Limited (the "Company") for the quarter and half year ended September 30, 2026 (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').

2. This Statement, which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard ('lnd AS') 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 (the 'Act'), read with relevant rules thereunder, the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time (the 'RBI Guidelines') and other recognised accounting principles generally accepted in India, and in compliance with the Listing Regulations. 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. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. 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 specified under section 143(10) of the Act 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.

4. Based on our review conducted 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 Ind AS 34, the RBI Guidelines and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Emphasis of Matter

5. We draw attention to Note 4 to the accompanying Statement which states that, as on September 30, 2026, the Company has recognized deferred tax asset (including MAT credit entitlement of Rs. 162.92 million) of Rs. 311.04 million based on reasonable certainty that the Company will be able to realise the same based on its expectation to pay normal income tax during the specified period. The Company has estimated future taxable profits based on approved business plans and budgets and accordingly anticipated reversals of deductible temporary differences. The actual taxable profits of the Company and, therefore, the realisation of the deferred tax asset can change in future.

6. We draw attention to Note 12 to the accompanying Statement which states that, as on September 30, 2026, Pursuant to the Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) Directions, 2025 issued on November 28, 2025, as amended from time to time ("RBI Directions"), in case lending business is undertaken through a group entity of a Bank, regulations as applicable to Upper Layer NBFC other than the requirement for listing, irrespective of whether the NBFC has been specifically identified by the RBI as Upper Layer or not will be applicable to the Company. However, the Company had requested the RBI to consider permitting the Company to continue complying with the regulatory framework of middle layer NBFCs along with action plan to permit change in its shareholding so that it no longer remains part of group entity of the Bank in India. In the essence of the same, company had to put on hold the business until receipt of the approval from RBI to continue acting as Middle layer NBFC. By its letter dated August 12, 2026, the RBI has granted an exemption permitting the Company to continue to comply with the regulatory framework applicable to Middle Layer NBFCs until completion of the restructuring process on or before March 31, 2027.

   This development support continued preparation of the accompanying Statement on a going concern basis.

   Our conclusion on the accompanying Statement is not modified in respect of these matters.

For Borkar & Muzumdar,
Chartered Accountants
Firm Registration No. 101569W

AYUSH AGARWAL
Digitally signed by AYUSH AGARWAL
Date: 2026.11.05 17:49:01 +05'30'

Ayush Agarwal
Partner
Membership No. 149519
UDIN: 26149519TSUOMZ3522

Ahmedabad
November 05, 2026

BARCLAYS INVESTMENTS & LOANS (INDIA) PRIVATE LIMITED
STANDALONE BALANCE SHEET AS AT SEPTEMBER 30, 2026
(All amounts in Indian Rupees millions)

	Unaudited As at September 30, 2026	Audited As at March 31, 2026
ASSETS		
(1) Financial assets		
(a) Cash and Cash Equivalents	2,084.31	11,109.23
(b) Loans	11,610.51	21,238.82
(c) Investments	446.25	446.25
(d) Other financial assets	157.84	48.96
Total financial assets	**14,298.91**	**32,843.26**
(2) Non-financial assets		
(a) Current tax assets (Net)	1,110.55	1,393.28
(b) Deferred tax assets (Net)	311.04	265.60
(c) Property, Plant and Equipment	57.79	58.79
(d) Capital work in progress	0.00	0.00
(e) Right-of-use assets	129.92	144.59
(f) Other non-financial assets	31.99	18.78
Total non-financial assets	**1,641.29**	**1,881.04**
Total Assets	**15,940.20**	**34,724.30**
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Payables		
(i) total outstanding dues of micro enterprises and small enterprises	2.47	6.02
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	130.20	58.60
(b) Borrowings (Other than debt securities)	5,538.62	24,347.73
(c) Subordinated liabilities	-	43.70
(d) Lease liabilities	158.55	170.38
Total financial liabilities	**5,829.84**	**24,626.43**
(2) Non-financial liabilities		
(a) Provisions	369.99	251.21
(b) Other non-financial liabilities	17.39	138.98
Total non-financial liabilities	**387.38**	**390.19**
(3) EQUITY		
(a) Share capital	8,813.49	8,722.63
(b) Other equity	909.49	985.05
Total Equity	**9,722.98**	**9,707.68**
Total liabilities and equity	**15,940.20**	**34,724.30**

The notes are an integral part of these financial statements

As per our report of even date

For Borkar and Muzumdar
Chartered Accountants
Firm's Registration No.101569W

AYUSH AGARWAL
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Date: 2026.11.05 17:49:52 +05'30'

Ayush Agarwal
Partner
Membership No. 149519
Place: Ahmedabad
Date : November 05, 2026

For and on behalf of the Board
Barclays Investments & Loans (India) Private Limited

Adrish Mrinal Ghosh
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Adrish Ghosh
Whole-Time Director
DIN No. 00530689
Place: Mumbai
Date : November 05, 2026

Restricted - External

BARCLAYS

BARCLAYS INVESTMENTS & LOANS (INDIA) PRIVATE LIMITED

STANDALONE STATEMENT OF PROFIT AND LOSS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026
(All amounts in Indian Rupees millions)

		Note	Quarter Ended			Half Year Ended		Year Ended
			Unaudited 3 months ended Sep 30, 2026	Unaudited 3 months ended June 30, 2026	Unaudited 3 months ended Sep 30, 2025	Unaudited 6 months ended Sep 30, 2026	Unaudited 6 months ended Sept 30, 2025	Audited Year ended March 31, 2026
	REVENUE FROM OPERATIONS							
(i)	Interest income	17	252.34	458.34	919.34	710.68	1,882.39	3,567.92
(ii)	Marketing and support services		41.80	62.26	64.27	104.06	111.34	197.20
(ii)	Dividend income							
(I)	**Total revenue from operations**		**294.14**	**520.60**	**983.61**	**814.74**	**1,993.73**	**3,765.12**
(II)	Other income	18	22.87	38.47	0.13	61.34	0.17	(2.48)
(III)	**Total income (I + II)**		**317.01**	**559.07**	**983.74**	**876.08**	**1,993.90**	**3,762.64**
	EXPENSES							
(i)	Finance costs	19	103.70	311.45	612.81	415.15	1,325.51	2,442.39
(ii)	Impairment on financial instruments	20	(3.90)	(28.18)	0.43	(32.08)	(1.65)	(41.88)
(iii)	Employee benefits expenses	21	251.40	225.94	321.56	477.34	475.87	876.67
(iv)	Depreciation, amortization and impairment	22	10.83	10.59	8.47	21.42	18.13	42.15
(v)	Other expenses	23	81.24	72.82	88.30	154.06	185.20	382.08
(IV)	**Total expenses**		**443.27**	**592.62**	**1,031.57**	**1,035.89**	**2,003.06**	**3,701.41**
(V)	**Profit/(loss) before exceptional items and tax (III-IV)**		**(126.26)**	**(33.55)**	**(47.83)**	**(159.81)**	**(9.16)**	**61.23**
(VI)	**Exceptional items**	23A	-	-	-	-	-	-
(VII)	**Profit/(loss) before tax (V +VI)**		**(126.26)**	**(33.55)**	**(47.83)**	**(159.81)**	**(9.16)**	**61.23**
(VIII)	**Tax expense**							
	(1) Current tax		-	-	21.69	-	29.61	3.66
	(2) Deferred tax		(34.64)	(8.96)	(38.58)	(43.60)	(35.79)	470.18
	Total tax expense (1+2)		**(34.64)**	**(8.96)**	**(16.89)**	**(43.60)**	**(6.18)**	**473.84**
(IX)	**Profit/(loss) (VII-VIII)**		**(91.62)**	**(24.59)**	**(30.94)**	**(116.21)**	**(2.98)**	**(412.62)**
(X)	**Other comprehensive income**							
	(A) (i) Items that will not be reclassified to profit or loss							
	- Remeasurements of the defined benefit liabilities		(3.32)	(3.32)	5.39	(6.64)	3.59	(13.28)
	Sub-total		**(3.32)**	**(3.32)**	**5.39**	**(6.64)**	**3.59**	**(13.28)**
	(ii) Income tax relating to items that will not be reclassified to profit or loss		0.93	0.92	(1.57)	1.85	(1.05)	3.69
	Other comprehensive income		**(2.39)**	**(2.40)**	**3.82**	**(4.79)**	**2.54**	**(9.58)**
(XI)	**Total Comprehensive Income (IX+X)**		**(94.01)**	**(26.99)**	**(27.12)**	**(121.00)**	**(0.44)**	**(422.20)**
	Earnings per equity share [Face value of Rs. 40 (in INR)]							
	Basic and diluted		**(0.42)**	**(0.11)**	**(0.14)**	**(0.53)**	**(0.01)**	**(1.89)**

The notes are an integral part of these financial statements

For Borkar and Muzumdar
Chartered Accountants
Firm's Registration No.101569W

AYUSH AGARWAL
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Date: 2026.11.05 17:50:24 +05'30'

Ayush Agarwal
Partner
Membership No. 149519
Place: Ahmedabad
Date : November 05, 2026

For and on behalf of the Board
Barclays Investments & Loans (India) Private Limited

Adrish Mrinal Ghosh
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Date: 2026.11.05 17:16:07 +05'30'

Adrish Ghosh
Whole-Time Director
DIN No. 00530689
Place: Mumbai
Date : November 05, 2026

BARCLAYS

BARCLAYS INVESTMENTS & LOANS (INDIA) PRIVATE LIMITED

STANDALONE STATEMENT OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026
(All amounts in Indian Rupees millions)

A. Equity Share Capital

	No. of shares	Amount
Equity Shares of Rs. 50 each issue, subscribed and fully paid up		
As on April 01, 2025	218,065,712	8,722.63
Changes in Equity Share Capital during the year	-	-
As on March 31, 2026(of Rs.40 each)	**218,065,712**	**8,722.63**
Equity Shares of Rs. 40 each issue, subscribed and fully paid up		
As on April 01, 2026	218,065,712	8,722.63
Changes in Equity Share Capital during the period	2,271,500	90.86
As on September 30, 2026	**220,337,212**	**8,813.49**

B. Other equity

	Reserves and Surplus								
	Statutory reserves	Securities premium	General reserve	Capital redemption reserve	Retained earnings Surplus/(Deficit)	Contribution by parent	Impairment Reserve	Other comprehensive income	Total
Opening balance as on April 01, 2025	**1,143.34**	**6.15**	**35.70**	**2.11**	**119.75**	**39.28**	**66.98**	**(6.08)**	**1,407.23**
- Profit for the year	-	-	-	-	(412.59)	-	-	-	**(412.59)**
- Other comprehensive income	-	-	-	-	-	-	-	(9.59)	**(9.59)**
- Transfer to Impairment Reserve	-	-	-	-	28.92	-	(28.92)	-	-
-Transfer to retained earnings	-	-	-	-	-	-	-	-	-
-Security Premium	-	-	-	-	-	-	-	-	-
- Accumulated Loss set off	-	-	-	-	-	-	-	-	-
- Transfer to statutory reserve u/s 45IC of RBI Act 1934	-	-	-	-	-	-	-	-	-
Changes during the year	**-**	**-**	**-**	**-**	**(383.67)**	**-**	**(28.92)**	**(9.59)**	**(422.18)**
Closing balance as on March 31, 2026	**1,143.34**	**6.15**	**35.70**	**2.11**	**(263.92)**	**39.28**	**38.06**	**(15.66)**	**985.06**
Opening balance as on April 01, 2026	**1,143.34**	**6.15**	**35.70**	**2.11**	**(263.92)**	**39.28**	**38.06**	**(15.66)**	**985.06**
- Profit for the period	-	-	-	-	(116.21)	-	-	-	(116.21)
- Other comprehensive income	-	-	-	-	-	-	-	(4.79)	(4.79)
- Transfer to Impairment Reserve	-	-	-	-	6.57	-	(6.57)	-	-
-Transfer to retained earnings	-	-	-	-	39.28	(39.28)	-	-	-
-Security Premium	-	45.43	-	-	-	-	-	-	45.43
-Accumulated loss set off	-	-	-	-	-	-	-	-	-
-Transfer to statutory reserve u/s 45IC of RBI Act 1934	-	-	-	-	-	-	-	-	-
Changes during the period	-	45.43	-	-	(70.36)	(39.28)	(6.57)	(4.79)	(75.57)
Closing balance as on September 30, 2026	**1,143.34**	**51.58**	**35.70**	**2.11**	**(334.28)**	**-**	**31.49**	**(20.45)**	**909.49**

As per our report of even date

For Borkar and Muzumdar
Chartered Accountants
Firm's Registration No.101569W

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Ayush Agarwal
Partner
Membership No. 149519
Place: Ahmedabad
Date : November 05, 2026

For and on behalf of the Board
Barclays Investments & Loans (India) Private Limited

Adrish Mrinal Ghosh
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Date: 2026.11.05 17:16:28 +05'30'

Adrish Ghosh
Whole-Time Director
DIN No. 00530689
Place: Mumbai
Date : November 05, 2026

Restricted - External

BARCLAYS

BARCLAYS INVESTMENTS & LOANS (INDIA) PRIVATE LIMITED
STANDALONE STATEMENT OF CASH FLOW FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026
(All amounts in Indian Rupees millions)

		Half Year Ended September 30, 2026	Half Year Ended September 30, 2025
Cash flows from operating activities			
Profit/(loss) before tax		(159.81)	(9.16)
Adjustments for			
Impairment loss allowance		(32.08)	(1.65)
Interest income on fixed deposits		(106.41)	(122.96)
Depreciation, amortisation and impairment		21.42	18.13
Provision for compensated absences, gratuity and redundancy		15.27	10.38
Interest on Finance cost		415.15	1,325.51
Provision for goods and service tax		17.46	26.76
Operating profit before working capital changes		**171.00**	**1,247.01**
Adjustments for			
(Decrease) / Increase in Lease liabilities		(11.83)	(11.52)
(Increase)/Decrease in loans		9,660.39	175.53
(Increase)/Decrease in other financial assets		(108.88)	27.32
(Increase)/Decrease in Capital WIP		-	-
(Increase)/Decrease in non-financial assets		(30.67)	(34.25)
(Decrease)/Increase in payables		68.05	(5.09)
(Decrease)/Increase in non-financial liabilities		(121.60)	(67.80)
(Decrease)/Increase in provisions		103.52	115.58
Cash (used)/generated from operations		9,558.98	199.77
Payment of taxes (net)		281.05	(133.27)
Net cash (used)/generated in from operating activities	**(A)**	**10,011.03**	**1,313.51**
Cash flows from investing activities			
Interest received on fixed deposits		110.58	120.68
Purchase of fixed assets		(5.09)	(33.44)
Modification of ROU asset		0.65	-
Net cash generated from investing activities	**(B)**	**106.14**	**164.58**
Cash flows from financing activities			
Proceeds from other borrowings		6,450.00	3,500.00
Repayments of subordinate liabilities		(45.89)	-
Payment of lease liabilities		(20.14)	(7.68)
Issuance of Equity shares		136.29	-
Proceeds from commercial papers		4,892.24	36,127.91
Repayment of commercial papers (includes accretion of discount on commercial paper)		(23,120.00)	(40,210.00)
Repayment of other borrowings		(7,350.00)	(2,500.00)
Interest paid on other borrowings		(84.59)	(44.49)
Net cash (used)/generated in financing activities	**(C)**	**(19,142.09)**	**(3,134.26)**
Net increase/(decrease) in cash and cash equivalents	**(A + B + C)**	**(9,024.92)**	**(1,656.17)**
Cash and cash equivalents as at beginning of the year		11,109.23	5,003.01
Cash and cash equivalents as at the end of the year		2,084.31	3,269.50

Notes :	As at Half Year Ended September 30, 2026	As at Half Year Ended September 30, 2025
1. Cash and cash equivalents include the following:		
Balance with bank		
- In current account	1,331.31	509.00
- In fixed deposit account (original maturity of less than 3 months)	753.00	2,760.50
- Less: Impairment loss allowance	-	-
	2,084.31	**3,269.50**

2. The above cash flow statement has been prepared under the indirect method set out in Ind AS 7 "Statement of cash flows".

As per our report of even date

For Borkar and Muzumdar
Chartered Accountants
Firm's Registration No.101569W

AYUSH AGARWAL
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Ayush Agarwal
Partner
Membership No. 149519
Place: Ahmedabad
Date : November 05, 2026

For and on behalf of the Board
Barclays Investments & Loans (India) Private Limited

Adrish Mrinal Ghosh
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Adrish Ghosh
Whole-Time Director
DIN No. 00530689
Place: Mumbai
Date : November 05, 2026

Restricted - External

BARCLAYS

BARCLAYS INVESTMENTS AND LOANS (INDIA) PRIVATE LIMITED

STANDALONE INTERIM SEGMENT REPORTING FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026

(All amounts in Indian Rupees Millions)

The Company is engaged primarily on the business of 'Financing' only, taking into account the risks and returns, the organization structure and the internal reporting systems. All the operations of the Company are in India.
The Company is organized into two major segments based on the services rendered and the type of customer serviced. - Private Clients & Investment Banking.

Segment	Principal activities
Private Clients	Primarily offers personalized lending solutions to Ultra High Net worth (UHNW) and High Net Worth (HNW) families and individuals across the country.
Investment Banking	Primarily offers Financing and lending solutions to Corporate and Foreign institutional investors.

Operating segment are components of the Company whose operating results are regularly reviewed by the Board to make decisions about resources to be allocated to the segment and assess its performance and for which discrete financial information is available.

Sr no.	Half Year Ended September 30, 2026	Private clients	Investment Banking	Unallocated	Total
a	Segment revenue	814.87	-	61.21	876.08
b	Segment result	(159.81)	-	43.60	(116.21)
c	Segment assets	14,518.61	-	1,421.59	15,940.20
d	Segment liabilities	6,217.22	-	-	6,217.22

Sr no.	Year ended March 31, 2026	Private clients	Investment Banking	Unallocated	Total
a	Segment revenue	3,680.76	84.62	(2.74)	3,762.64
b	Segment result	22.60	38.65	(473.84)	(412.59)
c	Segment assets	33,065.42	-	1,658.88	34,724.30
d	Segment liabilities	25,016.62	-	-	25,016.62

For Borkar and Muzumdar
Chartered Accountants
Firm's Registration No.101569W

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Membership No. 149519
Place: Ahmedabad
Date : November 05, 2026

For and on behalf of the Board
Barclays Investments & Loans (India) Private Limited

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Date: 2026.11.05 17:16:59 +05'30'

Adrish Ghosh
Whole-Time Director
DIN No. 00530689
Place: Mumbai
Date : November 05, 2026

BARCLAYS INVESTMENTS & LOANS (INDIA) PRIVATE LIMITED
NOTES FORMING PART OF THE STANDALONE UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

1. The Company is a non-deposit taking systemically important (ND-SI) non-banking financial company ('NBFC') registered with Reserve Bank of India ('RBI'). The Company is engaged in lending activities. In accordance to Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28, 2025, the company is categorized as NBFC - Middle Layer (NBFC-ML).

2. The accompanying standalone unaudited financial results of the company has been prepared in accordance with and comply in all material aspect with the Indian Accounting Standards ("IND AS ") as prescribed under section 133 of the Companies Act, 2013 read with the companies (Indian Accounting Standards) Rules, 2015, (as amended) and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

3. The above standalone unaudited financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company dated November 5, 2026 and have been subject to limited review by the statutory auditor of the Company on which the auditors have expressed an unmodified opinion.

4. As on September 30, 2026, the Company has recognized the deferred tax assets amounting to INR 148.12 million on deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be used considering stability of business and profitability of the Company in the recent past years. Future taxable profits are determined based on approved business plans and budgets of the Company and the reversals of deductible temporary differences.

   Further, as on September 30, 2026, the Company has recognized MAT credit as part of deferred tax assets amounting to INR 612.92 million as an asset to the extent it is probable that the Company will pay normal income tax during the specified period. The company has made a provision of INR 450.00 million as against the MAT credit asset as at September 30, 2026.

5. The disclosure in terms of Ind-AS 108 dealing with "Operating Segment" as specified under Section 133 of the Companies Act, 2013 is provided.

6. The impairment reserve stands at INR 31.49 million in accordance with RBI Master Direction RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025 and amended thereafter.

7. The Company has listed its Commercial Papers on The National Stock Exchange of India Limited ('NSE') in accordance with the SEBI Circular No. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021.

8. Details of loans transferred / acquired during the quarter and half year ended September 30, 2026 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 and amended thereafter are given below: (i) The Company has not transferred any non-performing assets (NPAs). (ii) The Company has not transferred any Special Mention Account (SMA) and loan not in default. (iii) The Company has not acquired any loans not in default through assignment. (iv) The Company has not acquired any stressed loan. (v) The company has not undertaken any transactions under co-lending arrangements.

9. There are no activities undertaken by the company during the quarter and half year ended September 30, 2026 with respective to project finance under the Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 and amended thereafter.

BARCLAYS INVESTMENTS & LOANS (INDIA) PRIVATE LIMITED
NOTES FORMING PART OF THE STANDALONE UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

10. The Company had issued 458,875 0.01% Cumulative Redeemable Preference Shares of INR 1 each, fully paid-up, amounting to INR 0.46 million, carrying a redemption premium of INR 99 per share, on September 21, 2006. For the half year ended September 30, 2026, effective interest amounting to INR 2.19 million was recognised as Interest Expense. During the quarter and half year ended September 30, 2026, the Company redeemed the aforesaid preference shares, including the applicable redemption premium, in accordance with the terms of issue.

11. Pursuant to the approval of the Board of Directors on July 10, 2026 and of the shareholders by special resolution on August 03, 2026, the Company, on August 19, 2026, allotted 2,271,500 fully paid-up equity shares of face value INR 40 each to Barclays Bank PLC, a company incorporated in the United Kingdom and the holding company of the Company, on a preferential basis by way of private placement at an issue price of INR 60 per share (including a securities premium of INR 20 per share), aggregating INR 136.29 million. Pursuant to the allotment of equity shares, Barclays Bank PLC's shareholding stands at 58.28%.

12. Pursuant to the Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) Directions, 2025 issued on November 28, 2025, as amended from time to time ("RBI Directions"), in case lending business is undertaken through a group entity of a Bank, regulations as applicable to Upper Layer NBFC other than the requirement for listing, irrespective of whether the NBFC has been specifically identified by the RBI as Upper Layer or not will be applicable to the Company. However, the Company had requested the RBI to consider permitting the Company to continue complying with the regulatory framework of middle layer NBFCs along with action plan to permit change in its shareholding so that it no longer remains part of group entity of the Bank in India. In the essence of the same, company had to put on hold the business until receipt of the approval from RBI to continue acting as Middle layer NBFC. By its letter dated August 12, 2026, the RBI has granted an exemption permitting the Company to continue to comply with the regulatory framework applicable to Middle Layer NBFCs until completion of the restructuring process on or before March 31, 2027.

13. Additional information pursuant to Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

	Unaudited half year ended September 30, 2026	Audited Year ended Mar 31, 2026
Net worth[1] (Rs. in Mn)	9,722.98	9,707.68
Debt Equity ratio[2]	0.57	2.51
Capital Redemption Reserve (Rs. in Mn)	2.11	2.11
Net Profit After Tax(Rs. in Mn)	-116.21	-412.61
Capital Adequacy ratio	74.14%	42.78%
Earnings Per Share (EPS) (In Rs.)[3]	-1.06	-1.89
Current ratio	2.35	1.31
Current Liability ratio	0.95	0.99
Total debts to Total assets[4]	0.39	0.70
Long term debt to working capital	NIL	NIL
Bad debts to Account receivable ratio	NIL	NIL
Debt Service Coverage Ratio[5]	Not Applicable	Not Applicable
Interest Service Coverage Ratio[5]	Not Applicable	Not Applicable
Inventory turnover[5]	Not Applicable	Not Applicable
Operating margin[5]	Not Applicable	Not Applicable
Net profit margin[6]	-0.13	-0.11
Gross Non-Performing Assets (GNPA)	NIL	NIL
Net Non-Performing Assets (NNPA)	NIL	NIL
Provision coverage ratio	NIL	NIL

Notes:

1) Net worth means share capital plus reserves less miscellaneous expenditure to the extent not written off.
2) Debt-equity ratio = Total Borrowings/Total Equity
3) EPS= Total Profit for the period / Total Equity Share. EPS is annualized. EPS is basic and diluted.
4) Total debts to total assets= Total Liability /Total Assets
5) The Company is registered under Reserve Bank of India Act, 1934 as Non- Banking Financial Company, hence these ratios are not applicable.
6) Net Profit Margin = Total Profit for the period/ Total Income for the period

14. The figures for the previous period/year have been regrouped / reclassified / restated wherever necessary in order to make them comparable.

For Identification Only
Borkar and Muzumdar
Chartered Accountants

AYUSH AGARWAL
Digitally signed by AYUSH AGARWAL
Date: 2026.11.05 17:52:57 +05'30'

Ayush Agarwal
Partner
Membership No. 149519
Place: Ahmedabad
Date: November 05, 2026

For and on behalf of Barclays Investments and Loans (India) Private Limited

Adrish Mrinal Ghosh
Digitally signed by Adrish Mrinal Ghosh
Date: 2026.11.05 17:17:23 +05'30'

Adrish Ghosh
Director
DIN No. 00530689
Place: Mumbai
Date: November 05, 2026