

Ref. No.: CIFL/SE/2026-27/12

Wednesday, May 20, 2026

To

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

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

BSE Scrip Code: 530879
Debt Scrip Code: 976963

NSE Symbol: CIFL

Sub.: Press Release by Capital India Finance Limited – Disclosure pursuant to Regulations 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Madam,

Pursuant to Regulations 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of the Press Release titled “**Capital India Finance Reports FY26 results; FY27 focus on scalable MSME lending franchise.**”

The same shall also be made available on the website of the Company.

You are requested to kindly take the above on record.

Thanking You
For **Capital India Finance Limited**

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

Encl.: as above

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PRESS RELEASE

Capital India Finance reports FY26 results; FY27 focus on scalable MSME lending franchise.

May 20, 2026, Mumbai: Capital India Finance Limited (CIFL), (BSE & NSE: CIFL | 530879 | INE345H01024), an India-focused MSME lender (NBFC), reported a standalone Profit After Tax (PAT) of ₹ 40.36 crore and total income of ₹ 229.67 crore for the financial year ended March 31, 2026.

Key Performance Highlights – Standalone:

- **Assets Under Management (AUM)** stood at ₹ 1227.37 crore as of March 31, 2026, registered **growth of 22% YoY**.
- **Disbursements** during FY26 stood at ₹ 753.54 crore, reflecting a **growth of 62% YoY**, driven by improving customer acquisition, deeper market penetration and expansion across MSME lending segments.
- **Total Revenue** for FY26 reported at ₹ 229.67 crore, registered growth of 11% YoY, **Interest Income** for FY26 reported at ₹ 186.09 crore, **registered growth of 15% YoY**.
- **PAT for FY26** reported at ₹ 40.36 crore, **registered growth of 243% YoY**.
- **Capital Adequacy Ratio (CAR)** remained strong at **40.99% as on March 31, 2026**, significantly above the regulatory requirement, providing a strong capital buffer, financial flexibility and adequate capacity to support the Company's future loan book growth.
- **Net NPA stood** at 1.32%, reflecting prudent credit selection, disciplined collection mechanisms and a conservative risk management framework.
- **Expanded branch and distribution network** to 46 branches in FY26 from 29 branches in FY25, enhancing the Company's execution and customer outreach capabilities.
- Continues to benefit from a **well-established borrowing franchise**, supported by strong participation from both existing and new lenders, with total Debt raised of ₹ 600 crore in FY26 including NCD issuance.
- **Expanded leadership**, employee base and distribution footprint to support future growth.

Strategic Developments During FY26

- Accomplished strategic divestment of entire stake in Capital India Home Loans Limited (CIHL), erstwhile housing finance subsidiary of CIFL, for a consideration of ₹ 267 crore in Aug 25, as part of CIFL's strategic realignment towards strengthening its core lending franchise and enhancing capital allocation efficiency.
- Listed on the National Stock Exchange of India, enhancing market visibility, investor reach and trading liquidity.

Commenting on the financial results, Mr. Surender Rana, Executive Vice Chairman, CIFL, said:

"FY26 was a year of strategic recalibration for CIFL as we sharpened our focus on secured MSME and retail lending. Alongside balance sheet strengthening through the divestment of CIHL, the Company expanded its distribution network and reinforced its leadership team and employee base to support continued growth."

Mr. Pinank Shah, Chief Executive Officer, CIFL, commented:

“The expansion of our network to 46 locations, combined with our continued focus on secured and granular lending, is helping us build a scalable and disciplined lending franchise. We are seeing improving traction across our core business segments. As we continue to scale our lending business, we believe the combination of prudent risk management, technology-led execution and a stronger liability profile positions us well for the next phase of sustainable growth.”

Overview of Rapipay Fintech Pvt. Ltd (Material Subsidiary) - Rapipay

- **Total Revenue** for FY26 reported at ₹ 338.70 crore.
- Achieved **EBITDA positivity** in FY26, reporting an EBITDA of ₹ 6.89 crore, marking a significant turnaround and demonstrating strong improvement in its financial performance.
- **Loss After Tax** for FY26 reported at ₹ 14.60 crore, demonstrating reduction in losses over FY25.

Key Performance Highlights – Consolidated:

- **Total Revenue** for FY26 reported at ₹ 532.84 crore.
- **Profit after Tax** for FY26 reported at ₹ 30.89 crore as against Loss after tax at ₹ 10.22 crore for FY25.

About Capital India Finance Limited (CIFL)

Capital India Finance Limited is a listed, Middle layer non-deposit taking NBFC, focused on providing secured MSME and retail lending solutions. The company offers customized credit solutions to micro, small and medium enterprises (MSMEs), professionals, and retail customers leveraging a unique phygital and deep underwriting expertise.

Safe Harbour Statement

Forward-looking statements concerning the Company's future business prospects and business profitability are subject to several risks and uncertainties and the actual results could materially differ from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition, economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost overruns on contracts, government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of the forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

For further information, please contact:

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