CAPITALINDIA
Rediscover Business

Ref. No.: CIFL/SE/2026-27/41

Tuesday, September 29, 2026

To,

The Manager-Listing	The Chief Manager-Listing
BSE Limited	**National Stock Exchange of India Limited**
Phiroze Jeejeebhoy Towers,	Exchange Plaza, Bandra Kurla Complex,
Dalal Street, Mumbai - 400 001	Bandra (E) Mumbai - 400 051
Equity Scrip Code: 530879	NSE Symbol: CIFL
Debt Scrip Code: 976963	

Sub.: **Press Release - Capital India Finance Limited raised ₹ 100 Crore through the issuance of Non-Convertible Debentures ("NCDs") on Private Placement Basis**

Dear Sir/ Madam,

Pursuant to Regulations 30 and 51 read with Part A and Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), and other applicable provisions, circulars and guidelines issued by SEBI from time to time, we are pleased to inform you that Capital India Finance Limited has successfully raised ₹100 Crore through the issuance of listed, rated, senior, secured, transferable and redeemable NCDs on a private placement basis.

A copy of the Press Release in this regard is enclosed herewith and is also being hosted on the Company's website.

Kindly take the same on record.

For **Capital India Finance Limited**

KESHAV PORWAL
Digitally signed by KESHAV PORWAL
Date: 2026.09.29 17:41:22 +05'30'

Keshav Porwal
Managing Director
DIN: 06706341

Encl.: as above

PRESS/MEDIA RELEASE

CAPITAL INDIA FINANCE RAISES ₹100 CRORE THROUGH SECURED NCD ISSUANCE

Mumbai, September 29, 2026: Capital India Finance Limited ("**CIFL**"), a listed, non-deposit-taking NBFC, today announced that it has successfully raised ₹100 crore through the private placement of listed, rated, senior, secured, transferable and redeemable non-convertible debentures (NCDs).

The issuance comprised a base issue of ₹50 crore and a green shoe option of ₹50 crore. The NCDs have a tenure of 27 months and carry a fixed coupon of 10% per annum, payable quarterly. The NCDs will be listed on BSE Limited.

The fundraise strengthens CIFL's funding base and provides additional resources to support the planned growth of its lending business. It also advances the Company's strategy of diversifying its sources of borrowing as it scales its secured MSME and retail lending franchise.

Pinank Shah, CEO, Capital India Finance Limited, said: *"The successful completion of this NCD issuance is an important step in diversifying our funding base and building the capacity required for the next phase of growth. With an expanding distribution network, disciplined underwriting and strong capital adequacy, we are well positioned to deepen our presence across underserved MSME markets. We will continue to balance growth with asset quality, liquidity and sustainable returns."*

CIFL has expanded its distribution network to 46 branches across nine states, compared with 29 branches at the end of FY 2025. The Company focuses on secured MSME and retail lending, combining local market presence with technology-enabled processes and underwriting capabilities.

In FY 2026, CIFL's assets under management increased 22% year-on-year to ₹1,227.37 crore, while disbursements rose 62% to ₹753.54 crore. During FY26, CIFL reported total income of ₹ 229.67 crores.

The growth momentum continued in Q1 FY 2027, with standalone total income increasing 32% year-on-year to ₹69.53 crore. Disbursements grew 36% and assets under management increased 20% year-on-year. The capital adequacy ratio stood at 43.58% as of June 30, 2026.

About Capital India Finance Limited

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 customised credit solutions to micro, small and medium enterprises, professionals and retail customers through a phygital model supported by local market expertise and disciplined underwriting.

With 46 branches across nine states, CIFL serves the financing needs of customers across India's MSME and retail markets.

For more information, please visit: www.capitalindia.com

Safe Harbour Statement

This release may contain forward-looking statements, which are based on current expectations, estimates, and projections. Actual results may differ materially due to risks and uncertainties. CIFL undertakes no obligation to revise or update these statements.