

Date: 14.11.2025

To,
The Department of Corporate Services/Listing
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001

Our Values



Innovation



Trust



Growth



Integrity

Scrip Code: 541358
Symbol: UCIL

Dear Sir / Madam,

Sub: Outcome of the Board Meeting held on Friday, November 14, 2025, pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “SEBI LODR Regulations”), and in compliance with the Master Circular SEBI/HO/CFD/PoD2/CIR/P/0155) dated 11 November 2024, we hereby inform you that the Board of Directors of Unifinz Capital India Limited (the “Company”) at its meeting held today, i.e., Friday, November 14, 2025, at the registered office of the Company (commenced at 03:18 P.M. and concluded at 03:56 P.M.), inter alia, considered and approved the following:

1. Approval of Unaudited Financial Results of the Company for the Quarter and Half Year ended 30th September 2025.

The Board of Directors of the Company has approved the un-audited Financial Results together with the Limited Review Report thereon as provided by the statutory auditor of the Company for the quarter and half year ended on 30th September, 2025.

2. Recommendation for Issue of Bonus Equity Shares in the proportion of 4 (Four) new equity shares for every 1 (One) existing equity share.

The Board, subject to members’ approval by Special Resolution under Section 63 of the Companies Act, 2013, and applicable rules, recommended a bonus equity shares of Rs. 10/- (Rupees Ten only) each, credited as fully paid-up, in the proportion of 4 (Four) new equity shares for every 1 (One) existing equity share held by the members on the Record Date to be fixed for this purpose.



Unifinz Capital India Limited

Registered Office : Rajlok Building (Floor-5), 24, Nehru Place, New Delhi - 110 019

Corporate Office : MCT House (Floor-1), New Friends Colony, Near Sukhdev Vihar Metro Station, New Delhi - 110 025

CIN : L17111DL1982PLC013790 | +91-11-49953454 | +91-7373737316 | info@lendingplate.com | lendingplate.com | unifinz.in

3. **Approval of Unifinz Capital India Limited Employee Stock Option Plan (UCIL ESOP 2025):**

The Board, subject to shareholders' approval by Special Resolution under Section 62(1)(b) of the Companies Act, 2013 and applicable SEBI regulations, approved the Unifinz Capital India Limited Employee Stock Option Plan – UCIL ESOP 2025.

4. **Approval for grant of ESOP Options exceeding one percent of the issued capital of the Company to identified employees of the Company.**

The Board, subject to the approval of shareholders by way of a special resolution in accordance with Section 62(1)(b) of the Companies Act, 2013, the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 and other applicable provisions, approved the grant of employee stock options to identified employees, as may be recommended by the Compensation Committee under the Unifinz Capital India Limited Employee Stock Option Plan 2025 (UCIL ESOP 2025), in any financial year amounting to 1% or more of the Company's issued share capital.

5. **Appointment of Mr. Akash Goel, Practicing Company Secretary (Membership No. 13219) proprietor of M/s. Akash & Co., Company Secretaries, as Secretarial Auditor of in the casual vacancy:**

The Board, on the basis of recommendation of Audit Committee, and subject to the shareholders' approval, appointed Mr. Akash Goel, Practicing Company Secretary (Membership No. 13219) proprietor of M/s. Akash & Co., Company Secretaries, as Secretarial Auditor of the Company in the casual vacancy arising out of resignation of the previous Secretarial Auditor, Mr. Uttav Singh, Proprietor of M/s Singh US & Associates (FCS No. 61474, CP No. 23792), to hold office till the conclusion of the next Annual General Meeting of the Company.

6. **Appointment of Scrutinizer for Extra- Ordinary General Meeting (EGM):**

The Board appointed Mr. Akash Goel, Practicing Company Secretary (Membership No. 13219) proprietor of M/s. Akash & Co., Company Secretaries, as the Scrutinizer for the remote e-voting and the voting process at the forthcoming Extra-Ordinary General Meeting (EGM), in accordance with Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, and applicable MCA circulars permitting e-voting and electronic meeting processes.

7. **Approval of Notice convening the Extra-Ordinary General Meeting (EGM):**

The Board approved the Notice of the EGM to be held on Wednesday, 10th December 2025 at 03:00 P.M. (IST) through Video Conferencing / Other Audio Visual Means (OAVM), and authorised issuance of the same to stakeholders. The Company will conduct the EGM in accordance with the procedural requirements laid down under the Companies Act, 2013, the relevant rules, the MCA clarifications permitting meetings via VC/OAVM (including the most recent MCA General Circular No. 03/2025 dated 22 Sept 2025) and the applicable provisions of SEBI (LODR) Regulations, 2015.

The particulars required as per SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, on Disclosure of material events under Regulations 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached herewith as **Annexure – I** and **Annexure-II** respectively.

You are requested to kindly take the above on record.

Thanking You,

For **Unifinz Capital India Limited**

Unifinz Capital India Limited

Ritu Tomar

Ritu Tomar
Company Secretary

Company Secretary and Compliance Officer

Annexure-I

Details related to Issue of Bonus Equity Shares in the proportion of 4 (Four) new equity shares for every 1 (One) existing equity share

(As per SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024)

Sr No.	Details of events that need to be provided	Details
1.	Type of securities proposed to be issued (viz. equity shares, convertibles etc.).	Equity Shares
2.	Type of issuance	Bonus Issue
3.	Total number of securities proposed to be issued or the total amount for which the securities will be issued.	3,54,14,468 Equity Shares of Face Value of Rs. 10/- each amounting to Rs. 35,41,44,680/-.
4.	Whether bonus is out of free reserves created out of profits or share premium account	The Bonus equity shares will be issued out of Retained Earnings and Securities Premium.
5.	Bonus ratio	4:1 i.e. 4(Four) fully paid-up equity shares of Rs.10/- each for every 1(One) fully paid-up equity share of Rs.10/- each held by the Members as on the Record Date.
6.	Details of share capital - pre and post bonus issue	Pre Bonus Issue Share Capital <u>Authorised Capital</u> - Rs. 90,00,00,000 divided into 9,00,00,000 equity shares of Rs. 10/- each <u>Issued and paid-up capital</u> - Rs. 8,85,36,170 divided into 88,53,617 equity shares of Rs. 10/- each Post Bonus Issue Share Capital <u>Authorised Capital</u> - Rs. 90,00,00,000 divided into 9,00,00,000 equity shares of Rs. 10/- each <u>Issued and paid-up capital</u> - Rs. 44,26,80,850 divided into 44,26,80,85 equity shares of Rs. 10/- each

7.	Free reserves and/ or share premium required for implementing the bonus issue	Rs. 35,41,44,680/-
8.	Free reserves and/ or share premium available for capitalization and the date as on which such balance is available	As on March 31, 2025 (latest audited balance sheet): a. Securities Premium - Rs. 48,58,20,000. d. Free reserves (Retained Earnings) - Rs. 15,54,67,000.
9.	Whether the aforesaid figures are audited	Yes, the figures at Point (8) above are audited.
10.	Estimated date by which such bonus shares would be credited/dispatched	Monday, 22 nd December 2025

Thanking You,
For **Unifinz Capital India Limited**


Unifinz Capital India Limited

Ritu Tomar
Company Secretary and Compliance Officer

Annexure-II

Details related to Unifinz Capital India Limited Employee Stock Option Plan (UCIL ESOP 2025)

(As per SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024)

Sr No.	Details of events that need to be provided	Details
1.	Type of securities proposed to be issued (viz. equity shares, convertibles etc.).	Equity Shares under Unifinz Capital India Limited Employee Stock Option Plan – UCIL ESOP 2025.
2.	Type of issuance	ESOP
3.	Total number of securities proposed to be issued or the total amount for which the securities will be issued	Up to 50,00,000 Equity Shares of Face Value of Rs. 10/- each amounting to Rs. 5,00,00,000/-.
4.	Issue Price	To be decided by the Compensation Committee on the date of the grant of options.

Thanking You,
For **Unifinz Capital India Limited**

Unifinz Capital India Limited
Ritu Tomar
Company Secretary
Company Secretary and Compliance Officer

Date: 14.11.2025

To,

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400001

BSE Scrip Code: 541358

Our Values



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Integrity

Subject: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements), 2015

Dear Sir/Ma'am,

Pursuant the provisions of Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), this is to inform you that the Board on recommendation of the Audit committee, has approved the appointment of M/s Akash & Co., Company Secretaries (M.NO. F13219, C.P. NO. 22165) as Secretarial Auditor of the Company to fill the casual vacancy caused due to resignation of M/s Singh US & Associates as Secretarial Auditor of the Company, subject to approval of the members of the Company in the ensuing Annual General Meeting ("AGM") to be held .

The details as required under Regulation 30 of the Listing Regulations read with Clause 7 of the SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July, 2023 and SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11th November, 2024 ("Disclosure Circular") are enclosed as 'Annexure - A'.

The same may please be taken on record and suitably disseminated to all concerned.

Thanking You,
For Unifinz Capital India Limited


Ritu Tomar
Company Secretary
Company Secretary and Compliance Officer

Encl. As Above



Unifinz Capital India Limited

Registered Office : Rajlok Building (Floor-5), 24, Nehru Place, New Delhi - 110 019

Corporate Office : MCT House (Floor-1), New Friends Colony, Near Sukhdev Vihar Metro Station, New Delhi - 110 025

CIN : L17111DL1982PLC013790 | +91-11-49953454 | +91-7373737316 | info@lendingplate.com | lendingplate.com | unifinz.in

Annexure-A- Appointment of Secretarial Auditor

Sr. No.	Particulars	Information
1.	Name of the Secretarial Auditor	M/s. Akash & Co., Company Secretaries.
2.	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Mr. Akash Goel, (M. No. F13219, C.P. No 22165), proprietor of M/s. Akash & Co., Company Secretaries, has been appointed as Secretarial Auditors, of the Company, with effect from 14 th November, 2025, to fill the casual vacancy caused by the resignation of secretarial auditor Mr. Uttav Singh proprietor of M/s Singh US & Associates.
3.	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	14 th November, 2025
4.	Brief profile (in case of appointment)	Mr. Akash Goel, (M. No. F13219, C.P. No 22165), proprietor of Akash & Co., Company Secretaries is a member of the Institute of Company Secretaries of India with more than 6 Years of Experience in various laws including the Corporate Law.
5.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049

Phone : 011-41649623, 41649624, 41649626

Independent Auditor's Review Report on the Quarterly and year to date Unaudited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

Review Report to
The Board of Directors
Unifinz Capital India Limited

1. We have reviewed the accompanying statement of unaudited financial results of **Unifinz Capital India Limited** for the quarter ended 30th September, 2025 and year to date from April 01,2025 to September 30,2025 ("the Statement") 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 ("the listing regulations").
2. The Company's Management is responsible for the preparation of the statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the companies Act, 2013 as amended, read with relevant rules issued there under and other accounting principles generally accepted in India read with the Circular. The Statement has been approved by the company's Board of Directors. Our responsibility is to express a conclusion on the statement based on our view.
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 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 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 Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued there under and other 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.

Other Matter

We did not review / audit the financial results / information of company for the quarter ended June 30,2025, September 30 ,2024, Period ended September 30,2024 & Year ended March 31, 2025 which have been reviewed / audited by other auditor, whose report has been furnished to us, our conclusion in so far as it relates to the amounts included in respect of above is based solely on the report of another auditor.

Our opinion is not modified in respect of above matter.

For **R Gopal & Associates**
Chartered Accountants
Firm Registration No.:000846C


Vikash Aggarwal
Partner
Membership No. 519574
UDIN: 25519574BMKQYL2658
Place: New Delhi
Date : 14.11.2025



Unifinz Capital India Limited
CIN: L17111DL1982PLC013790
5th Floor, Rajlok building, 24, Nehru Place, South Delhi, New Delhi-110019
Statement of Unaudited financial results for the quarter and half year ended Sept 30, 2025

Particulars	Quarter Ended			Half year ended		(Rs. In lakhs)
	Sept 30, 2025	June 30, 2025	Sept 30, 2024	Sept 30, 2025	Sept 30, 2024	Year ended March 31, 2025
1 Income	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(a) Revenue from Operations						
Interest Income	12,908.66	8,289.10	2,372.62	21,197.76	3,873.75	12,122.89
Net gain/(loss) on fair value changes	(1.19)	9.54	1.32	8.35	0.46	12.44
Total Revenue from Operations	12,907.47	8,298.63	2,373.94	21,206.10	3,874.21	12,135.32
(b) Other Income	2.82	1.36	0.43	4.19	1.01	65.67
Total Income	12,910.29	8,299.99	2,374.37	21,210.29	3,875.22	12,201.00
2 Expenses						
(a) Finance costs	862.19	347.99	145.12	1,210.18	289.57	675.05
(b) Fees and commission expense	148.32	80.48	44.20	228.80	92.48	194.83
(c) Impairment of financial assets	4,608.35	2,660.64	759.81	7,268.99	1,151.47	2,924.56
(d) Employee benefit expenses	593.25	562.92	277.06	1,156.18	528.01	1,343.40
(e) Depreciation and amortisation expenses	19.51	18.38	30.03	37.88	54.22	144.23
(f) Other expenses	3,376.81	2,391.61	455.59	5,768.42	845.65	4,255.47
Total Expenses	9,608.43	6,062.02	1,711.82	15,670.45	2,961.40	9,537.55
3 Profit before tax (1-2)	3,301.87	2,237.97	662.55	5,539.84	913.82	2,663.45
4 Tax Expense						
(a) Current Tax	1,413.64	919.28	194.24	2,332.92	206.98	657.80
(b) Deferred Tax	(548.41)	(362.76)	(20.29)	(911.17)	52.57	(4.12)
(c) Tax for earlier years	31.95	-	-	31.95	-	4.19
Total tax expense	897.18	556.52	173.95	1,453.70	259.55	657.86
5 Profit after tax (3-4)	2,404.69	1,681.45	488.60	4,086.14	654.27	2,005.58
6 Items that will not be reclassified subsequently to profit or loss						
(i) Remeasurement of the net defined benefit liability / asset	(4.14)	-	-	(4.14)	-	(8.29)
Income tax related to items that will not be reclassified to profit or loss	1.04	-	-	1.04	-	2.09
Total other comprehensive income (net of tax)	(3.10)	-	-	(3.10)	-	(6.20)
7 Total comprehensive income for the year (5+6)	2,401.59	1,681.45	488.60	4,083.04	654.27	1,999.38
8 Paid up equity share capital (face value of Rs. 10)	885.36	885.36	332.20	885.36	332.20	885.36
9 Reserves						6,869.14
10 Earning per share (not annualised except March)						
Basic EPS	27.16	18.99	15.49	46.15	20.74	48.51
Diluted EPS	27.16	18.99	15.49	46.15	20.74	48.51

See accompanying note to the financial results

- The above unaudited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on 14th November, 2025.
- The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.
- The Company operates mainly in the business of financing and accordingly there are no separate reportable operating segments as per Ind AS 108- "Operating Segments".
- Figures pertaining to the previous quarter/period/year have been rearranged/ regrouped, wherever considered necessary, to make them comparable with those of the current period.

For and on behalf of the Board
Unifinz Capital India Limited
Director
Date: 14-11-2025
Place: New Delhi



Unifinz Capital India Limited
CIN: L17111DL1982PLC013790
Balance sheet as at 30th Sept 2025
(All amounts are in INR, unless otherwise stated)

(Rs. In lakhs)

S.No	Particulars	As at Sept 30, 2025 (Unaudited)	As at March 31, 2025 (Audited)
	ASSETS		
(1)	Financial assets		
(a)	Cash and cash equivalents	766.06	700.02
(b)	Bank balance other than (a) above	4.48	-
(c)	Loans	27,638.87	9,505.47
(d)	Investments	7.44	1,514.81
(e)	Other financial assets	251.55	247.01
	Sub-Total - Financial Assets	28,668.40	11,967.31
(2)	Non-financial assets		
(a)	Deferred tax assets (net)	1,095.69	183.48
(b)	Property, plant and equipment	61.83	55.68
(c)	Right of use asset	189.42	192.15
(d)	Intangible assets	2.26	3.08
(e)	Other non-financial assets	80.86	185.60
	Sub-Total - Non-Financial Assets	1,430.07	619.99
	Total assets	30,098.46	12,587.30
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	Financial liabilities		
(a)	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	81.47	38.78
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,045.43	1,091.11
(b)	Borrowings	13,349.14	3,293.85
(c)	Other financial liabilities	221.95	250.94
	Sub-Total - Financial Liabilities	15,697.99	4,674.68
(2)	Non-financial liabilities		
(a)	Current tax liabilities (net)	2,194.87	7.80
(b)	Provisions	98.46	74.05
(c)	Other non-financial liabilities	269.60	76.27
	Sub-Total - Non-Financial Liabilities	2,562.94	158.12
(3)	EQUITY		
(a)	Equity share capital	885.36	885.36
(b)	Other equity	10,952.18	6,869.14
	Sub-Total - Equity	11,837.54	7,754.50
	Total liabilities and equity	30,098.46	12,587.30



(Rs. In lakhs)

Particulars	Half year ended	Half year ended
	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Cash flow from operating activities:		
Profit before tax	5,539.84	913.82
Adjustments to reconcile net profit to net cash provided by operating activities:		
Depreciation and amortization	37.88	54.22
Finance costs	1,210.18	289.57
Loss/(Gain) on Lease termination	0.29	-
Impairment of financial assets	7,268.99	1,151.47
Interest income on security deposits	(0.52)	(0.85)
Net gain/(loss) on fair value changes	(8.35)	(0.46)
Operating profit before working capital changes	14,048.32	2,407.78
Changes in assets and liabilities		
Other bank balances	(4.48)	-
Loans	(25,402.39)	(3,268.78)
Other financial assets	(4.06)	(206.55)
Other non-financial assets	104.74	(12.86)
Trade payables	997.01	(15.09)
Other financial liabilities	4.40	37.16
Other non-financial liabilities	193.34	44.82
Provisions	20.26	7.84
Cash generated from / (used in) operations	(10,042.86)	(1,005.68)
Income taxes paid (net of refund)	(177.79)	(185.39)
Net cash generated from / (used in) operating activities (A)	(10,220.65)	(1,191.07)
Cash flow from investing activities:		
Expenditure on PPE	(26.02)	(38.56)
Sale of PPE	-	0.20
Purchase of Investments	-	-
Sale of Investments	1,515.71	-
Net cash generating from / (used in) investing activities (B)	1,489.69	(38.36)
Cash flow from financing activities:		
Payment of interest	(1,113.97)	(264.40)
Repayment of lease liabilities	(25.54)	(53.07)
Dividend paid	(39.79)	-
Proceeds from term loan (Secured)	12,900.00	-
Repayment towards term loan (Secured)	(4,390.74)	-
Proceeds from issue of share warrants	-	702.50
Proceeds from issue of Equity Shares on preferential basis	-	384.11
Proceeds / (repayment) from loan repayable on demand (net)	1,467.04	668.00
Net cash generating from / (used in) financing activities (C)	8,797.00	1,437.15
Net increase / (decrease) in cash and cash equivalents (A+B+C)	66.04	207.72
Cash and cash equivalents at the beginning of the year	700.02	72.99
Cash and cash equivalents at the end of the period	766.06	280.72

Note -

(i) The above cash flow statement has been prepared under the "Indirect Method" as set out in IND AS-7 notified under Section 133 of the Companies Act 2013.

(ii) Figures in brackets indicate cash outflow

For and on behalf of the Board
Unifinz Capital India Limited



Date : 14-11-2025
Place : New Delhi