

Independent Auditor's Report for the quarter and year ended March 31st, 2025, on the Audited Standalone Financial Results of Clix Capital Services Private Limited ("the Company") pursuant to the Regulation 52 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Clix Capital Services Private Limited

Report on the Audit of the Standalone Financial Results

Opinion

We have audited the accompanying statement of Standalone Financial Results of **Clix Capital Services Private Limited** ('the Company') for the quarter and year ended March 31, 2025 ("the statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid statement:

- a. is presented in accordance with the requirements of regulation 52 of the Listing Regulations in this regard; and
- b. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS"), prescribed under section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) ("RBI Guidelines") and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs), specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the statement under the provisions of the Act and Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Directors' Responsibilities for the Standalone Financial Results

This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared on the basis of Standalone Annual Financial Statements. The Company's Board of Directors are responsible for the preparation and presentation of the statement that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under section 133 of the Act read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and in compliance

with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the statement, the Board of Directors of the Company are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of Standalone Financial statements on whether the Company has adequate internal financial controls with reference to Standalone Financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Standalone Financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the statement, including the disclosures, and whether the statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance of the Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The Standalone Financial Results include the results for the quarter ended March 31st, 2025 being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

Our opinion on the Standalone Financial Results is not modified in respect of above matters.

Place: Gurugram
Date: 28th May, 2025

For Brahmayya & Co.,
Chartered Accountants
Firm's Regn. No.: 000511S


N. Venkata Suneel
Partner

Membership No. 223688
UDIN: **25223688MILDL3389**

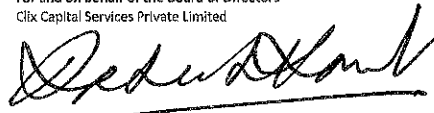


(INR in lacs except EPS data)

Statement of Standalone Financial results for the quarter and year ended 31 March 2025					
Particulars	Quarter ended			Year ended	
	31-Mar-25	31-Dec-24	31-Mar-24	31-Mar-25	31-Mar-24
	(refer note -9)	Unaudited	(refer note -10)	Audited	Audited
Revenue from operations					
Interest income	19,829	20,105	19,496	81,144	76,169
Rental Income	473	487	287	2,002	1,627
Fees and commission income	1,245	1,132	1,548	4,738	4,032
Net gain on fair value changes	524	706	733	2,121	2,248
Net gain on de-recognition of financial instruments under amortised cost category	1,749	2,776	2,364	10,486	7,656
Total revenue from operations	23,820	25,206	24,428	100,491	91,732
Other income	643	317	502	1,424	3,767
Total income	24,463	25,523	24,930	101,915	95,499
Expenses					
Finance costs	11,272	11,325	11,155	44,741	41,437
Fees and commission expense	191	163	378	769	1,020
Impairment on financial instruments	4,376	4,029	4,907	18,537	20,202
Employee benefit expenses	3,587	3,587	3,118	14,283	12,625
Depreciation, amortization and impairment	566	543	479	2,341	2,283
Other expenses	2,605	2,447	2,811	9,919	9,639
Total expenses	22,597	22,094	22,848	90,590	87,206
Profit/(loss) before tax	1,866	3,429	2,082	11,325	8,293
Tax expense:					
(1) Current tax	-	-	-	-	-
(2) Current tax for earlier years	(3)	-	-	(3)	-
(3) Deferred Tax	478	863	554	2,859	2,117
(4) Deferred tax for earlier years	28	-	-	28	-
Profit/ (loss) for the period/year	1,363	2,566	1,528	8,441	6,176
Other comprehensive income					
a. Items that will not be reclassified to profit or loss					
Remeasurements of defined benefit liability	(19)	4	(128)	(6)	(103)
Income tax relating to items that will not be reclassified to profit or loss	5	(1)	32	2	26
b. Items that will be reclassified to profit or loss					
Effective portion of cash flow hedge reserve	(328)	206	10	(354)	(174)
Income tax relating to items that will be reclassified to profit or loss	82	(51)	(2)	89	44
Other Comprehensive Income/(loss)	(260)	158	(88)	(269)	(207)
Total comprehensive income/(loss) for the period/year	1,103	2,724	1,440	8,172	5,969
Earnings per equity share*					
Basic (INR)	0.09	0.17	0.11	0.56	0.43
Diluted (INR)	0.09	0.16	0.10	0.54	0.42
Nominal Value per share (INR)	10	10	10	10	10

*Quarter end Basic EPS and Diluted EPS are not annualised

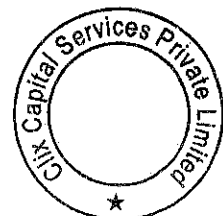
For and on behalf of the Board of Directors
Clix Capital Services Private Limited



Rakesh Kaul
Whole Time Director and CEO
DIN: 03386655



Place: Gurugram
Date: 28 May 2025



Clix Capital Services Private Limited

CIN: U65929DL1994PTC116256

Regd. Office: W2/14, First Floor, West Patel Nagar, New Delhi- 110008

Telephone: +91-124 3302000 | Website: www.clix.capital

Note 1 - Statement of Standalone Assets and Liabilities as at 31 March 2025

Particulars	As at 31 March 2025	As at 31 March 2024
ASSETS		
Financial assets		
Cash and cash equivalents	13,814	42,601
Bank balance other than above	27,539	38,307
Loans	558,240	481,440
Investments	64,746	33,803
Other financial assets	12,762	8,669
Non-financial assets		
Current tax assets (net)	9,915	11,233
Deferred tax assets (net)	11,631	14,427
Property, plant and equipment	5,097	4,424
Intangible assets under development	-	77
Goodwill	36,768	36,768
Other intangible assets	1,450	1,906
Right-of-use assets	1,462	760
Other non-financial assets	5,390	4,048
Assets held for sale	2,007	1,292
Total assets	750,821	679,755
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative financial instruments	462	74
Payables		
i) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	290	367
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	13,514	12,118
ii) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	22,342	22,818
Debt securities	51,799	49,743
Borrowings (other than debt securities)	399,845	365,642
Lease liabilities	1,555	813
Other financial liabilities	11,980	11,297
Non financial liabilities		
Provisions	3,700	3,601
Other non-financial Liabilities	3,956	3,342
Total liabilities	509,443	469,815
Equity		
Equity share capital	152,953	143,599
Other equity	88,425	66,341
Total equity	241,378	209,940
Total liabilities and equity	750,821	679,755

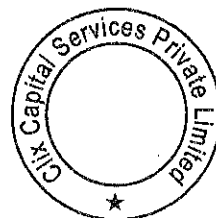
For and on behalf of the Board of Directors
Clix Capital Services Private Limited



Rakesh Kaul
Whole Time Director and CEO.
DIN: 03386665



Place: Gurugram
Date: 28 May 2025



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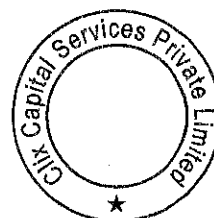
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Note 2 - Statement of Standalone Cash Flow Statement for the year ended 31 March 2025

Particulars	(INR In lakhs)	
	Year ended 31 March 2025	Year ended 31 March 2024
Cash flow from operating activities		
Profit/(Loss) before tax	11,325	8,293
Adjusted for:		
Provisions/ liabilities no longer required written back	(397)	(272)
Provision for employee benefits	(51)	(173)
Impairment on financial assets	(773)	164
Restatement of external commercial borrowing	127	135
Depreciation and amortisation	2,341	2,283
Bad debt written off	18,416	17,906
Finance cost on unwinding of discount on security deposits	106	121
Interest income on fixed deposits & Gov Securities	(2,574)	(2,175)
Net gain on fair value changes	(2,121)	(2,248)
Impairment of investments	894	1,857
Interest on income-tax refund	(393)	(2,024)
Net loss/(Gain) on derecognition of property, plant and equipment	(61)	(64)
Provision for Indirect taxes	42	244
Share based payments	1,249	1,403
Lease equalisation reserve	(48)	(54)
Interest income on unwinding of discount on security deposit	(129)	(146)
Operating profit before working capital changes	27,953	25,250
Adjusted for net changes in working capital		
(Increase)/Decrease in Financial assets and non-financial assets	(101,661)	(103,171)
Increase in Financial liability and other liabilities	2,673	12,241
(Income tax paid)/refund received (net)	1,714	(232)
Net Cash generated (used in)/ from operating activities	(69,321)	(65,912)
Cash flows from investing activities		
Purchase of investments (Gov Securities)	(12,363)	-
Purchase of corporate deposits	(502)	-
Purchase of security receipts	(3,807)	-
Redemption of security receipts	871	12,261
Movement in other bank balance	10,691	(10,292)
Interest income on fixed deposits & Gov Securities	2,570	1,943
Movement in mutual funds (net)	2,083	2,011
Sale of Investments (Equity Shares)	-	661
Purchase of pass through certificates	(48,025)	(37,426)
Redemption/sale of pass through certificates	32,126	18,555
Investment in optional convertible debentures	-	(1,357)
Investment in equity shares of subsidiaries	-	(1,161)
Purchase of property, plant and equipment	(2,634)	(2,349)
Proceeds from sale of property, plant and equipment	653	1,362
Net Cash generated from/(used in) investing activities	(18,337)	(15,792)
Cash flows from financing activities		
Proceeds from Issuance of equity share capital and security premium	22,000	-
Proceeds from term loan	275,312	260,177
Repayment of term loan	(230,982)	(176,111)
Proceeds from Borrowing against Securitised Portfolio	25,847	115,617
Repayment of Borrowing against Securitised Portfolio	(71,797)	(125,779)
Proceeds from commercial papers	2,493	17,168
Repayment of commercial papers	(2,495)	(19,667)
Proceeds from Non Convertible Debentures	28,179	49,688
Repayment of Non Convertible Debentures	(26,122)	(45,051)
Proceed from external commercial borrowing	702	8,954
Repayment of external commercial borrowing (Interest)	(843)	(572)
Proceed from Foreign currency term loan	40,615	-
Repayment of Foreign currency term loan	(2,658)	-
Net (increase)/ decrease of Lease liability	742	196
Net Cash generated from financing activities	60,993	84,620



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Note 2 - Statement of Standalone Cash Flow Statement for the year ended 31 March 2025

Particulars	(INR in lakhs)	
	Year ended 31 March 2025	Year ended 31 March 2024
Net Increase in cash and cash equivalents	(26,665)	2,916
Cash and cash equivalents at the beginning of the year	40,479	37,563
Cash and cash equivalents at the end of the year	13,814	40,479

Notes :

Components of cash and cash equivalents balance include:

Balances with banks:

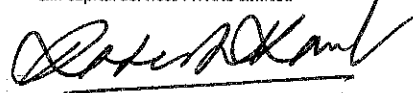
- Current accounts
- In deposits with original Maturity of less than three months

Bank overdraft

Cash and cash equivalents at the end of the year

13,314	29,742
500	12,859
-	(2,122)
13,814	40,479

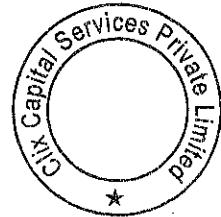
For and on behalf of the Board of Directors
Clix Capital Services Private Limited



Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665



Place: Gurugram
Date: 28 May 2025



Notes:

- 3 Clix Capital Services Private 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 under the Master Direction - Reserve Bank of India (Non-Banking Financial Company- Scale Based Regulation) Directions, 2023 dated October 19, 2023 read with the Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs dated October 22, 2021 issued by RBI.
- 4 The above Standalone Financial results for the quarter and year ended 31 March 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 28 May 2025, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.
- 5 These Standalone Financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards, ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder and the other accounting principles generally accepted in India.
- 6 As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, all debentures are fully secured by first ranking pari passu and continuing charge by the way of hypothecation on the receivables present and future. The Company has, at all times, for the secured NCDs, maintained sufficient asset cover as stated in the respective Information Memorandum/ placement memorandum/ Debenture Trust Deed/ Key Information document towards the principal amount, interest accrued thereon, and such other sums as mentioned therein.
- 7 Details of resolution plan implemented under the Resolution framework for COVID-19 related stress as per RBI circular dated 05 August 2020 (Resolution Framework - 1.0) and 05 May 2021 (Resolution Framework 2.0) as at 31 March 2025 are given below:

Type of borrower	(INR in lacs)				
	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to Implementation of resolution plan - Position as at 30 September 2024 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended 31 March 2025	Of (A) amount written off during the half-year ended 31 March 2025 #	Of (A) amount paid by the borrowers during the half-year ended 31 March 2025	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at 31 March 2025.
Personal Loans	69	10	2	35	22
Corporate persons*					
Of which, MSMEs					
Others	-	-	-	-	-
Total	69	10	2	35	22

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

- 8 Disclosures pursuant to Master direction - Reserve Bank of India (Transfer of loan exposures) Direction, 2021 in terms of RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021.

(a) Details of transfer through assignment in respect of loans not in default during the quarter and year ended 31 March 2025

Particulars	(INR in lacs)		
	For the quarter ended 31 March 2025	For the year ended 31 March 2025	
Entity	Bank	Bank	NBFC
Count of loan accounts assigned	918	3,164	311
Amount of loan accounts assigned	14,458	61,493	10,409
Retention of beneficial economic interest (MRR)	10%	10%	10%
Weighted average maturity (Residual Maturity in years)	1.97	2.64	14.00
Weighted average holding period (in years)	0.72	0.63	0.98
Coverage of tangible security coverage	0%	8.21%*	100%
Rating wise distribution of rated loans	Unrated	Unrated	Unrated

*Includes secured and unsecured portfolio.

(b) Details of loans acquired through assignment in not in default category during the quarter and year ended 31 March 2025.

Particulars	(INR in lacs)	
	For the quarter ended 31st March 2025	For the year ended 31st March 2025
Entity	NBFC	NBFC
Count of loan accounts assigned	3,199	6,387
Amount of loan accounts assigned	15,815	40,348
Retention of beneficial economic interest (MRR)	10%	10.37%
Weighted average maturity (Residual Maturity in years)	5	6.66
Weighted average holding period (in years)	1.46	1.46
Coverage of tangible security coverage	100%	94%
Rating wise distribution of rated loans	Unrated	Unrated

(c) Details of stressed loans transferred during the quarter and year ended 31 March 2025.

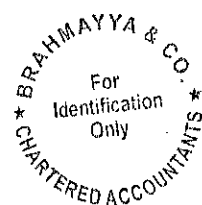
Particulars	For the quarter ended 31 March 2025		For the year ended 31 March 2025	
	To Asset Reconstruction Companies (ARC)		To Asset Reconstruction Companies (ARC)	
	NPA	SMA	NPA	SMA
No. of accounts	-	-	-	1
Aggregate principal outstanding of loans transferred	-	-	-	4,561
Weighted average residual tenor of the loans transferred	-	-	-	116 months
Net book value of loans transferred (at the time of transfer)	-	-	-	4,378
Aggregate consideration	-	-	-	4,378
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-	-
Excess provisions reversed to the Profit and Loss Account on account of sale	-	-	-	-

(d) The Company has not acquired any stressed loan during the quarter and year ended 31 March 2025.

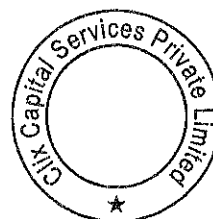
(e) The rating wise distribution of Security Receipts (SRs) held by the Company as on 31 March 2025 is given below :

Ratings	Rating Agency	Amount (INR in Lacs)
IND RR2	India Rating and Research	6,808
IND RR3	India Rating and Research	3,123
**	Not rated	1
	Total	9,933

Note : Provision against SRs as at 31 March 2025 is INR 4,151 Lacs

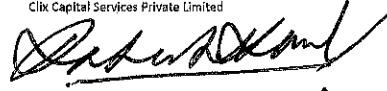


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- 9 The figures for the quarter ended 31 March 2025 are the balancing figures between audited figures for the year ended 31 March 2025 and reviewed figures for the nine months ended 31 December 2024.
- 10 The figures for the quarter ended 31 March 2024 are the balancing figures between audited figures for the year ended 31 March 2024 and reviewed figures for the nine months ended 31 December 2023.
- 11 During the year ended 31 March 2025, the Company has Issued 93,537,415 shares (Face Value INR 10 per share) at INR 23.52 per share to its holding company Plusus Financials Private Limited (Mauritius) raising a total capital of INR 22,000 lacs.
- 12 During the quarter and year ended 31 March 2025, the Company has transferred loans amounting to INR 6,543 lacs and INR 35,038 lacs respectively through Co-lending arrangements to the respective participating banks under circular no. RBI/2020-21/63 FIDD.CO.Plan.BC.No.8/04.09.01/2020-21, dated November 05, 2020 pertaining to Co-lending by banks and NBFCs to priority Sector which are akin to Direct assignments transactions.
- 13 During the financial year ended 31 March 2023, the Board of Directors of the Company had approved a Scheme of Amalgamation ("the Scheme") for Amalgamation of its wholly owned subsidiary Clix Housing Finance Limited (CHFL) into the Company. The Company approached all the stakeholders including Reserve Bank of India (RBI) were approached for No objection for the same. RBI had vide its letter dated October 27, 2022 and January 31, 2023 given its no objection for the Company & CHFL, respectively. The management of both the Companies have re-initiated the process of Amalgamation and the Board of Directors had in their respective meetings held on October 10, 2024 (Clix Capital Services Private Limited) and October 23, 2024 (CHFL) approved the revised Scheme (revised to the extent of change in Appointed Date and other factual changes). All the regulators have been accordingly informed. In the meantime the management of CHFL, post discussions with regulators and as approved by its Directors, has submitted business plan to National Housing Bank (NHB) for revival of the business.
- 14 The Company's primary business segment is reflected based on the principal business carried out, i.e. financing and lending (including loans to retail and corporate customers). Accordingly, no separate disclosure for segment reporting as per Ind AS 108 is required to be made in the financial statements of the Company. The Company operates principally within India and does not have operations in economic environments with different risks and returns; hence, it is considered operating in single geographical segment.
- 15 Information as required by Regulation 52(4) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended are as per Annexure "I" attached.
- 16 The Previous year/ period figures have been reclassified/regrouped wherever necessary to conform to the figures of the current year/period.

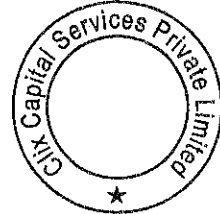
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Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements)
Regulations, 2015 for the quarter and year ended 31 March 2025

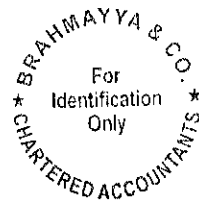
Annexure I

S.No.	Particulars	
a.	Debt-equity ratio (in times)	1.87
b.	Debt service coverage ratio;	Not applicable, being an NBFC
c.	Interest service coverage ratio;	Not applicable, being an NBFC
d.	Outstanding redeemable preference shares (quantity and value)	Not applicable
e.	Capital redemption reserve/debenture redemption reserve	Not applicable
f.	Net worth (INR in lacs)	241,378
g.	Net profit/ (loss) after tax	
	Net profit after tax (INR in lacs) for year ended 31 March 2025	8,441
	Net profit after tax (INR in lacs) for the quarter ended 31 March 2025	1,363
h.	Earnings per share	
	For year ended (Basic) (INR) (annualised)	0.56
	For year ended (Diluted) (INR) (annualised)	0.54
	For the quarter (Basic) (INR) (not - annualised)	0.09
	For the quarter (Diluted) (INR) (not - annualised)	0.09
i.	Current ratio	Not applicable, being an NBFC
j.	Long term debt to working capital	Not applicable, being an NBFC
k.	Bad debts to Account receivable ratio	Not applicable, being an NBFC
l.	Current liability ratio	Not applicable, being an NBFC
m.	Total debts to total assets (in times)	0.60
n.	Debtors turnover	Not applicable, being an NBFC
o.	Inventory turnover	Not applicable, being an NBFC
p.	Operating margin (%)	Not applicable, being an NBFC
q.	Net profit margin (%) (Profit after tax / Total revenue from operations)	
	For year ended 31 March 2025	8.40%
	For the quarter ended 31 March 2025	5.72%
r.	Sector specific equivalent ratios, as applicable.	
	GNPA%	1.91%
	NNPA%	1.09%
	CRAR%	27.28%

For and on behalf of the Board of Directors
Clix Capital Services Private Limited



Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665



Place: Gurugram
Date: 28 May 2025

