Clix Capital Services Private Limited
CIN: U65929DL1994PTC116256
Regd. Office: W2/14, First Floor, West Patel Nagar, New Delhi- 110008
Telephone: +91-124 3302000 I Website: www.clix.capital

INR in lacs except EPS Data

Statement of Unaudited Standalone Financial results for the quarter and half year ended 30 September 2025

Particulars	Quarter ended			Half year ended		Year ended
	30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	31-Mar-25
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest income	22,346	20,864	19,863	43,210	41,210	81,144
Rental Income	484	477	445	961	1,042	2,002
Fees and commission Income	1,314	1,213	1,277	2,527	2,361	4,738
Net gain on fair value changes	529	333	513	862	891	2,121
Net gain on de-recognition of financial instruments under amortised cost category	3,764	1,718	3,169	5,482	5,961	10,486
Total revenue from operations	**28,437**	**24,605**	**25,267**	**53,042**	**51,465**	**100,491**
Other income	320	953	187	1,273	464	1,424
Total income	**28,757**	**25,558**	**25,454**	**54,315**	**51,929**	**101,915**
Expenses						
Finance costs	12,447	12,070	11,031	24,517	22,144	44,741
Fees and commission expenses	192	119	333	311	415	769
Impairment on financial instruments	6,453	4,793	4,465	11,246	10,132	18,537
Employee benefit expenses	3,655	3,922	3,463	7,577	7,109	14,283
Depreciation, amortization and impairment	603	601	572	1,204	1,232	2,341
Other expenses	2,725	2,632	2,472	5,357	4,867	9,919
Total expenses	**26,075**	**24,137**	**22,336**	**50,212**	**45,899**	**90,590**
Profit/(loss) before tax	**2,682**	**1,421**	**3,118**	**4,103**	**6,030**	**11,325**
Tax expense:						
(1) Current tax for earlier years	-	-	-	-	-	(3)
(2) Deferred Tax charge	676	357	785	1,033	1,518	2,859
(3) Deferred tax for earlier years	-	-				28
Profit/ (loss) for the period/year	**2,006**	**1,064**	**2,333**	**3,070**	**4,512**	**8,441**
Other comprehensive income						
a. Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit liability	31	(2)	35	29	9	(6)
Income tax relating to Items that will not be reclassified to profit or loss	(7)	-	(8)	(7)	(2)	2
b. Items that will be reclassified to profit or loss						
Effective portion of cash flow hedge reserve	(163)	(167)	(242)	(330)	(232)	(354)
Income tax relating to Items that will be reclassified to profit or loss	41	42	61	83	58	89
Other Comprehensive Income	(98)	(127)	(154)	(225)	(167)	(269)
Total comprehensive income for the period/year	**1,908**	**937**	**2,179**	**2,845**	**4,345**	**8,172**
Earnings per equity share*						
Basic (INR)	0.13	0.07	0.15	0.20	0.31	0.56
Diluted (INR)	0.13	0.07	0.15	0.19	0.29	0.54
Nominal Value per share (INR)	10	10	10	10	10	10

*Quarter and half year ended 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: 03386665

Place: Gurugram
Date: 11 November 2025

Clix Capital Services Private Limited

GURUGRAM

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(INR In lacs)

Statement of Unaudited Standalone Assets and Liabilities

Particulars	As at 30 September 2025 (Unaudited)	As at 31 March 2025 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	36,234	13,814
Bank balance other than above	25,718	27,539
Derivative financial instruments	1,458	-
Loans	572,392	558,240
Investments	61,862	64,746
Other financial assets	14,649	12,762
Subtotal	**712,313**	**677,101**
Non- financial assets		
Current tax assets (net)	11,131	9,915
Deferred tax assets (net)	10,675	11,631
Property, plant and equipment	4,555	5,097
Goodwill	36,768	36,768
Other intangible assets	1,216	1,450
Right-of-use assets	1,141	1,462
Other non- financial assets	4,710	5,390
Subtotal	**70,196**	**71,713**
Assets held for sale	1,987	2,007
Total assets	**784,496**	**750,821**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative financial instruments	-	462
Payables		
I) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	155	290
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	9,869	13,514
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	26,649	22,342
Debt securities	65,729	51,799
Borrowings (other than debt securities)	414,874	399,845
Lease liabilities	1,251	1,555
Other financial liabilities	14,569	11,980
Subtotal	**533,096**	**501,787**
Non financial liabilities		
Provisions	3,763	3,700
Other non-financial Liabilities	3,211	3,956
Subtotal	**6,974**	**7,656**
Total Liabilities	**540,070**	**509,443**
Equity		
Equity share capital	152,953	152,953
Other equity	91,473	88,425
Total equity	**244,426**	**241,378**
Total liabilities and equity	**784,496**	**750,821**

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

Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665

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Statement of Unaudited Standalone Cash Flow Statement

(INR In lakhs)

Particulars	Half year ended 30 September 2025 (Unauditied)	Half year ended 30 September 2024 (Unauditied)
Cash flow from operating activities		
Profit before tax	4,103	6,030
Adjusted for:		
Provisions/ liabilities no longer required written back	(313)	-
Provision for employee benefits	24	6
Impairment on financial assets	2,463	395
Depreciation and amortisation	1,204	1,232
Bad debt written off	9,677	9,816
Finance cost on unwinding of discount on security deposits	124	24
Interest income on fixed deposits & Government Securities	(986)	(1,284)
Net gain on fair value changes	(862)	(891)
Interest on lease liability	77	40
Impairment of investments	(894)	29
Interest on income-tax refund	-	(124)
Net gain on derecognition of property, plant and equipment	(13)	(122)
Provision for indirect taxes	14	97
Share based payments	198	746
Lease equalisation reserve	63	86
Interest income on unwinding of discount on security deposit	(137)	(52)
Operating profit before working capital changes	**14,742**	**16,028**
Adjusted for net changes in working capital		
(Increase)/ Decrease in Financial assets and non-financial assets	(28,981)	(33,724)
Increase/ (Decrease) in Financial liability and other liabilities	1,946	(750)
(Income tax paid)/refund received (net)	(1,213)	2,119
Net Cash generated used in operating activities	**(13,507)**	**(16,327)**
Cash flows from investing activities		
Movement in security receipts (net)	(350)	(3,267)
Movement in fixed deposits (net)	1,783	3,929
Movement in mutual funds (net)	855	(3,084)
Sale of Investments (Corporate deposit)	502	-
Purchase of investments (Pass through certificates)	(11,882)	(25,336)
Purchase of investments (Government securities)	(14,652)	(2,699)
Redemption/sale of pass through certificates	17,974	18,093
Redemption/sale of (Government securities)	12,198	-
Interest income on fixed deposits & Government Securities	1,024	1,233
Purchase of property, plant and equipment	(318)	(2,601)
Proceeds from property, plant and equipment	224	658
Net Cash generated from / (used in) investing activities	**7,358**	**(13,074)**
Cash flows from financing activities		
Proceeds from issuance of equity share capital	-	22,000
Proceeds from term loan	118,073	126,395
Repayment of term loan	(129,622)	(105,302)
Proceeds from Borrowing against Securitisated Portfolio	35,624	23,887
Repayment of Borrowing against Securitisated Portfolio	(22,450)	(41,057)
Proceeds from commercial papers	4,938	30
Repayment of commercial papers	(2,498)	(2,496)
Proceeds from Non Convertible Debentures	27,863	7,493
Repayment of Non Convertible Debentures	(16,373)	(9,221)
Repayment of External Commercial Borrowing	(1,485)	(690)
Proceeds from External Commercial Borrowing	-	10,579
Proceed from Foreign currency term loan	21,466	-
Repayment of Foreign currency term loan	(6,578)	-
Net decrease of Lease liability	(389)	(161)
Net Cash generated from financing activities	**28,569**	**31,457**

Clix Capital Services Private Limited

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Statement of Unaudited Standalone Cash Flow Statement

(INR In lakhs)

Particulars	Half year ended 30 September 2025 (Unauditied)	Half year ended 30 September 2024 (Unauditied)
Net increase/ (decrease) in cash and cash equivalents	**22,420**	**2,056**
Cash and cash equivalents at the beginning of the period	13,814	40,479
Cash and cash equivalents at the end of the period	**36,234**	**42,535**
Notes :		
Components of cash and cash equivalents balance include:		
Balances with banks:		
- Current accounts	36,234	38,094
- In deposits with original Maturity of less than three months	-	4,501
Bank overdraft	-	(60)
Cash and cash equivalents at the end of the period	**36,234**	**42,535**

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: 11 November 2025

Clix Capital Services Private Limited

S.N. DHAWAN & CO. LLP GURUGRAM CHARTERED ACCOUNTANTS

Clix Capital Services Private Limited
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Notes:

1 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 19 October 2023 read with the Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs dated 22 October 2021 issued by RBI.

2 The above Standalone Financial results for the half year ended 30 September 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 11 November 2025, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.

3 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.

4 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/debenture trust deed towards the principal amount, interest accrued thereon, and such other sums as mentioned therein.

5 Details of resolution plan implemented under the Resolution framework for COVID-19 related stress as per RBI circular dated 06 August 2020 (Resolution Framework - 1.0) and 05 May 2021 (Resolution Framework 2.0) as at 30 September 2025 are given below:

(INR in lacs)

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 March 2025 (A)	(B) Of (A), aggregate debt that slipped into NPA during the half-year ended 30 September 2025	(C) Of (A) amount written off during the half-year ended 30 September 2025 #	(D) Of (A) amount paid by the borrowers during the half-year ended 30 September 2025	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30 September 2025.
Personal Loans	22	2	7	4	9
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**22**	**2**	**7**	**4**	**9**

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

represents debt that slipped into stage 3 and was subsequently written off during the half year ended 30 September 2025.

6 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 half year ended 30 September 2025

(INR in lacs)

Particulars	For the quarter ended 30 September 2025		For the half year ended 30 September 2025	
Entity	**Bank**	**NBFC**	**Bank**	**NBFC**
Count of loan accounts assigned (No.)	1,168	268	1,428	1,012
Amount of loan accounts assigned	24,833	8,673	31,543	17,246
Retention of beneficial economic interest (MRR)	10%	10%	10%	10%
Weighted average maturity (Residual Maturity in years)	2.09	12.48	2.07	7.26
Weighted average holding period (in years)	0.71	1.06	0.67	0.92
Coverage of tangible security coverage	0%	100%	13%*	50%
Rating wise distribution of rated loans	Unrated	Unrated	Unrated	Unrated

(b) Details of loans acquired through assignment in not in default category during the quarter and half year ended 30 September 2025. *(INR in lacs)*

Particulars	For the quarter ended 30 September 2025	For the half year ended 30 September 2025
Entity	**NBFC**	**NBFC**
Count of loan accounts assigned (No.)	1,648	3,030
Amount of loan accounts assigned	5,628	13,136
Retention of beneficial economic interest (MRR)	10%	10%
Weighted average maturity (Residual Maturity in years)	4.13	4.92
Weighted average holding period (in years)	0.79	1.36
Coverage of tangible security coverage	65%	85%
Rating wise distribution of rated loans	Unrated	Unrated

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(c) Details of stressed loans transferred during the quarter and half year ended 30 September 2025.

(INR in lacs)

Particulars	To Asset Reconstruction Companies (ARC)	
	NPA	SMA
No: of accounts	284	-
Aggregate principal outstanding of loans transferred	6,098	-
Weighted average residual tenor of the loans transferred	33 Months	-
Net book value of loans transferred (at the time of transfer)	3,515	-
Aggregate consideration	3,515	-
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 half year ended 30 September 2025.

(e) The rating wise distribution of Security Receipts (SRs) held by the Company as on 30 September 2025 is given below :

Ratings	Rating Agency	Amount (INR in Lacs)
RR1	India Rating and Research Private Limited	103
RR2		3,704
RR3		3,425
Not rated#		3,051
	Total	10,283

Note : Provision against SRs as at 30 September 2025 is INR 3,280 Lacs

Loan transferred to ARC in September 2025 quarter and hence this pool is not yet rated

7 During the quarter and half year ended 30 September 2025, the Company has transferred loans amounting to INR 4,311 lacs and INR 11,951 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 5 November 2020 pertaining to Co-lending by banks and NBFCs to priority Sector which are akin to Direct assignments transactions.

8 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.

9 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 .

10 The Previous year/ period figures have been reclassified/regrouped wherever necessary to conform to the figures of the current period.

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: 11 November 2025

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