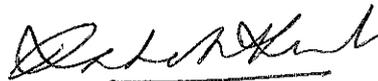


(INR in lacs except EPS Data)

Statement of Unaudited Standalone Financial results for the quarter and nine months ended 31 December 2025						
Particulars	Quarter ended			Nine months ended		Year ended
	31-Dec-25	30-Sep-25	31-Dec-24	31-Dec-25	31-Dec-24	31-Mar-25
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>Revenue from operations</b>						
Interest income	23,327	22,346	20,105	66,537	61,315	81,144
Rental Income	483	484	487	1,444	1,529	2,002
Fees and commission Income	1,297	1,314	1,132	3,824	3,493	4,738
Net gain on fair value changes	552	529	706	1,414	1,597	2,121
Net gain on de-recognition of financial instruments under amortised cost category	2,243	3,764	2,776	7,725	8,737	10,486
<b>Total revenue from operations</b>	<b>27,902</b>	<b>28,437</b>	<b>25,206</b>	<b>80,944</b>	<b>76,671</b>	<b>100,491</b>
Other income	1,402	320	317	2,675	781	1,424
<b>Total Income</b>	<b>29,304</b>	<b>28,757</b>	<b>25,523</b>	<b>83,619</b>	<b>77,452</b>	<b>101,915</b>
<b>Expenses</b>						
Finance costs	12,829	12,447	11,325	37,346	33,489	44,741
Fees and commission expenses	212	192	163	523	578	769
Impairment on financial instruments	5,374	6,453	4,029	16,620	14,161	18,537
Employee benefit expenses	3,926	3,655	3,587	11,503	10,696	14,283
Depreciation, amortization and impairment	593	603	543	1,797	1,775	2,341
Other expenses	3,160	2,725	2,447	8,517	7,314	9,919
<b>Total expenses</b>	<b>26,094</b>	<b>26,075</b>	<b>22,094</b>	<b>76,306</b>	<b>67,993</b>	<b>90,590</b>
<b>Profit/(loss) before exceptional item and tax</b>	<b>3,210</b>	<b>2,682</b>	<b>3,429</b>	<b>7,313</b>	<b>9,459</b>	<b>11,325</b>
Exceptional item (refer note 7)	(36,768)	-	-	(36,768)	-	-
<b>Profit/(loss) before tax</b>	<b>(33,558)</b>	<b>2,682</b>	<b>3,429</b>	<b>(29,455)</b>	<b>9,459</b>	<b>11,325</b>
Tax expense:						
(1) Current tax	1,081	-	-	1,081	-	-
(1) Current tax for earlier years	-	-	-	-	-	(3)
(2) Deferred Tax charge	(274)	676	863	759	2,381	2,859
(3) Deferred tax for earlier years	-	-	-	-	-	28
<b>Profit/ (loss) for the period/year</b>	<b>(34,365)</b>	<b>2,006</b>	<b>2,566</b>	<b>(31,295)</b>	<b>7,078</b>	<b>8,441</b>
<b>Other comprehensive income</b>						
<b>a. Items that will not be reclassified to profit or loss</b>						
Remeasurements of defined benefit liability	(46)	31	4	(17)	13	(6)
Income tax relating to items that will not be reclassified to profit or loss	11	(7)	(1)	4	(3)	2
<b>b. Items that will be reclassified to profit or loss</b>						
Effective portion of cash flow hedge reserve	66	(163)	206	(264)	(26)	(354)
Income tax relating to items that will be reclassified to profit or loss	(17)	41	(51)	66	7	89
<b>Other Comprehensive Income</b>	<b>14</b>	<b>(98)</b>	<b>158</b>	<b>(211)</b>	<b>(9)</b>	<b>(269)</b>
<b>Total comprehensive income for the period/year</b>	<b>(34,351)</b>	<b>1,908</b>	<b>2,724</b>	<b>(31,506)</b>	<b>7,069</b>	<b>8,172</b>
<b>Earnings per equity share*</b>						
Basic (INR)	(2.25)	0.13	0.17	(2.05)	0.47	0.56
Diluted (INR)	(2.15)	0.13	0.16	(1.96)	0.45	0.54
Nominal Value per share (INR)	10	10	10	10	10	10

\*Quarter and nine months ended Basic EPS and Diluted EPS are not annualised

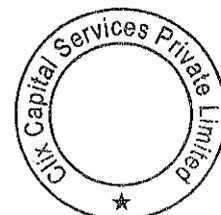
For and on behalf of the Board of Directors  
Clix Capital Services Private Limited



Rakesh Kaul  
Whole Time Director and CEO  
DIN: 03386665



Place: Gurugram  
Date: 11 February 2026



**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 Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated 28 November 2025 issued by RBI.
- 2 The above Standalone Financial results for the nine months ended 31 December 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 11 February 2026, 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 Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025.

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

(INR in lacs)

Particulars	For the quarter ended 31 December 2025		For the nine months ended 31 December 2025	
	Bank	NBFC	Bank	NBFC
Entity				
Count of loan accounts assigned (No.)	204	138	1,632	1,150
Amount of loan accounts assigned	7,806	5,343	39,349	22,590
Retention of beneficial economic interest (MRR %)	10%	10%	10%	10%
Weighted average maturity (Residual Maturity in years)	4.47	12.97	2.55	8.61
Weighted average holding period (In years)	0.87	0.71	0.71	0.87
Coverage of tangible security coverage	39%	100%	8%	62%
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 nine months ended 31 December 2025

(INR in lacs)

Particulars	For the quarter ended 31 December 2025	For the nine months ended 31 December 2025
	NBFC	NBFC
Entity		
Count of loan accounts assigned (No.)	1,769	4,799
Amount of loan accounts assigned	9,397	22,533
Retention of beneficial economic interest (MRR %)	10%	10%
Weighted average maturity (Residual Maturity in years)	5.53	5.18
Weighted average holding period (In years)	1.65	1.48
Coverage of tangible security coverage	100%	91%
Rating wise distribution of rated loans	Unrated	Unrated

(c) Details of stressed loans transferred during the quarter and nine months ended 31 December 2025.

(INR in lacs)

Particulars	To Asset Reconstruction Companies (ARC) for the quarter ended 31 December 2025		To Asset Reconstruction Companies (ARC) for the nine months ended 31 December 2025	
	NPA	SMA	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	-	-	-	-

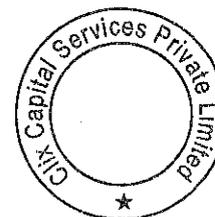
(d) The Company has not acquired any stressed loan during the quarter and nine months ended 31 December 2025.

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

Ratings	Rating Agency	Amount (INR in Lacs)
RR1	India Rating and Research Private Limited	64
RR2		3,704
RR3		3,373
Not rated#		2,944
<b>Total</b>		<b>10,085</b>

Note : Provision against SRs as at 31 December 2025 is INR 3,280 Lacs

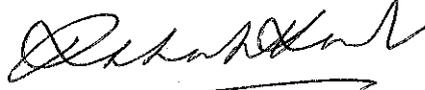
# Loan transferred to ARC during September 2025 quarter and hence this pool is not yet rated



**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**

- 6 During the quarter and nine months ended 31 December 2025, the Company has transferred loans amounting to INR 4,578 lacs and INR 16,530 lacs respectively through Co-lending arrangements to the respective participating banks under circular no. RBI/2020-21/83 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.
- 7 During the quarter and nine months ended 31 December 2025, the management discontinued certain lines of business based on limited revival prospects of such businesses and on account of strategic reasons. This gave rise to Indicators of Impairment in respect of the Goodwill of Rs 36,768 Lacs recognised in earlier years. An Impairment loss of Rs 36,768 Lacs in respect of such Goodwill has been recognised in the quarter and nine months ended 31 December 2025 and is disclosed as an "Exceptional Item" in the results.
- 8 Effective 21 November 2025, the Government of India notified the four Labour Codes, consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on 30 December 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Under IND AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and they are required to be treated as past service costs and recognised as an expense in the statement of profit and loss. Accordingly, the New Labour Codes has resulted in an estimated increase in provision for employee benefits of Rs. 205 Lacs and the same has been recognized under the head 'Employee Benefit Expense' in the quarter and nine months ended 31 December 2025. The Company continues to monitor the finalisation of Central/ State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting treatment on the basis of such developments as needed.
- 9 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.
- 10 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.
- 11 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 February 2026

