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 half year ended 30 September 2026

Particulars	Quarter ended			Half year ended		Year ended
	30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest income	25,660	23,961	22,346	49,621	43,210	90,161
Rental Income	413	429	484	842	961	1,897
Fees and commission income	1,342	1,520	1,314	2,862	2,527	5,636
Net gain on fair value changes	454	465	529	919	862	1,701
Net gain on de-recognition of financial instruments under amortised cost category	-	-	3,764	-	5,482	11,353
Total revenue from operations	**28,069**	**26,375**	**28,437**	**54,444**	**53,042**	**110,948**
Other income	1,419	715	320	2,134	1,273	2,790
Total Income	**29,488**	**27,090**	**28,757**	**56,578**	**54,315**	**113,738**
Expenses						
Finance costs	12,707	12,475	12,447	25,182	24,517	50,636
Fees and commission expenses	125	84	192	209	311	858
Impairment on financial instruments	4,986	5,090	6,453	10,076	11,246	22,631
Employee benefit expenses	3,477	3,454	3,655	6,931	7,577	14,639
Depreciation, amortization and impairment	513	494	603	1,007	1,204	2,593
Other expenses	2,865	2,901	2,725	5,766	5,357	11,035
Total expenses	**24,673**	**24,498**	**26,075**	**49,171**	**50,212**	**102,392**
Profit/(loss) before exceptional item and tax	**4,815**	**2,592**	**2,682**	**7,407**	**4,103**	**11,346**
Exceptional item (refer note 8)	-	-	-	-	-	(36,768)
Profit/(loss) before tax	**4,815**	**2,592**	**2,682**	**7,407**	**4,103**	**(25,422)**
Tax expense:						
(1) Current tax	1,865	887	-	2,752	-	2,210
(1) Current tax for earlier years	-	-	-	-	-	(1)
(2) Deferred Tax charge	(653)	(235)	676	(888)	1,033	661
(3) Deferred tax for earlier years	-	-	-	-	-	(5)
Total	**1,212**	**652**	**676**	**1,864**	**1,033**	**2,865**
Profit/ (loss) for the period/year	**3,603**	**1,940**	**2,006**	**5,543**	**3,070**	**(28,287)**
Other comprehensive income						
a. Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit liability	54	10	31	64	29	41
Income tax relating to items that will not be reclassified to profit or loss	(13)	(3)	(7)	(16)	(7)	(10)
b. Items that will be reclassified to profit or loss						
Effective portion of cash flow hedge reserve	79	(213)	(163)	(134)	(330)	713
Income tax relating to items that will be reclassified to profit or loss	(20)	54	41	34	83	(180)
Other Comprehensive Income	100	(152)	(98)	(52)	(225)	564
Total comprehensive income for the period/year	**3,703**	**1,788**	**1,908**	**5,491**	**2,845**	**(27,723)**
Earnings per equity share*						
Basic (INR)	0.24	0.13	0.13	0.36	0.20	(1.85)
Diluted (INR)	0.22	0.12	0.13	0.34	0.19	(1.85)
Nominal Value per share (INR)	10	10	10	10	10	10

*Quarter ended Basic EPS and Diluted EPS are not annualised

S N DHAWAN & CO LLP GURUGRAM CHARTERED ACCOUNTANTS

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: 06 November 2026

CLIX CAPITAL SERVICES PRIVATE LIMITED

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(INR In lacs)

Statement of Unaudited Standalone Assets and Liabilities

Particulars	As at 30 September 2026 (Unaudited)	As at 31 March 2026 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	40,456	27,318
Bank balance other than above	21,048	22,001
Derivative financial instruments	1,632	4,519
Loans	652,985	603,556
Investments	47,550	71,695
Other financial assets	12,325	17,042
Subtotal	**775,996**	**746,131**
Non- financial assets		
Current tax assets (net)	353	3,950
Deferred tax assets (net)	11,691	10,786
Property, plant and equipment	3,244	3,840
Intangible assets under development	269	269
Other intangible assets	707	810
Right-of-use assets	501	810
Other non- financial assets	4,300	5,625
Subtotal	**21,065**	**26,090**
Assets held for sale	1,137	1,597
Total assets	**798,198**	**773,818**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative financial instruments	-	-
Payables		
I) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	52	449
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	11,815	10,262
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	6,953	9,035
Debt securities	59,494	55,948
Borrowings (other than debt securities)	480,822	461,878
Lease liabilities	578	911
Other financial liabilities	12,357	14,071
Subtotal	**572,071**	**552,554**
Non financial liabilities		
Current tax liabilities (net)	-	-
Provisions	2,812	2,893
Other non-financial Liabilities	3,367	4,208
Subtotal	**6,179**	**7,101**
Total Liabilities	**578,250**	**559,655**
Equity		
Equity share capital	152,953	152,953
Other equity	66,995	61,210
Total equity	**219,948**	**214,163**
Total liabilities and equity	**798,198**	**773,818**

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: 06 November 2026

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Statement of Unaudited Standalone Cash Flow Statement

(INR In lakhs)

Particulars	Half year ended 30 September 2026 (Unaudited)	Half year ended 30 September 2025 (Unaudited)
Cash flow from operating activities		
Profit before tax	7,407	4,103
Adjusted for:		
Provisions/ liabilities no longer required written back	-	(313)
Provision for employee benefits	(132)	24
Impairment on financial assets	1,879	2,463
Depreciation and amortisation	1,007	1,204
Bad debt written off	6,503	9,677
Finance cost on unwinding of discount on security deposits	59	124
Interest income on fixed deposits & Government Securities	(707)	(986)
Net gain on fair value changes	(919)	(862)
Interest on lease liability	41	77
Impairment of investments	1,694	(894)
Interest on income-tax refund	(1,429)	-
Net gain on derecognition of property, plant and equipment	(1)	(13)
Provision for indirect taxes	27	14
Share based payments	300	198
Lease equalisation reserve	142	63
Interest income on unwinding of discount on security deposit	(62)	(137)
Operating profit before working capital changes	**15,809**	**14,742**
Adjusted for net changes in working capital		
(Increase)/ Decrease in Financial assets and non-financial assets	(48,551)	(28,981)
Increase/ (Decrease) in Financial liability and other liabilities	(3,527)	1,946
(Income tax paid)/refund received (net)	2,274	(1,213)
Net Cash generated used in operating activities	**(33,995)**	**(13,507)**
Cash flows from investing activities		
Redemption of security receipts	238	(350)
Movement in other bank balance	778	1,783
Sale of commercial papers	4,930	-
Purchase of non convertible debentures	(3,671)	-
Sale of non convertible debentures	8,931	-
Movement in mutual funds (net)	907	855
Investment in subsidiary	(8)	-
Sale of Investments (Corporate deposit)	-	502
Purchase of investments (Pass through certificates)	-	(11,882)
Purchase of investments (Government securities)	(8,701)	(14,652)
Redemption/sale of pass through certificates	11,975	17,974
Redemption/sale of (Government securities)	8,753	12,196
Interest income on fixed deposits & Government Securities	882	1,024
Purchase of property, plant and equipment	(8)	(318)
Proceeds from property, plant and equipment	11	224
Net Cash generated from / (used in) investing activities	**25,017**	**7,358**
Cash flows from financing activities		
Proceeds from term loan	159,687	118,073
Repayment of term loan	(110,266)	(129,622)
Proceeds from Borrowing against Securitisated Portfolio	45,891	35,624
Repayment of Borrowing against Securitisated Portfolio	(23,990)	(22,450)
Proceeds from commercial papers	-	4,938
Repayment of commercial papers	-	(2,498)
Proceeds from Non Convertible Debentures	10,425	27,863
Repayment of Non Convertible Debentures	(6,880)	(16,373)
Repayment of External Commercial Borrowing	(1,814)	(1,486)
Proceed from Foreign currency term loan	12,273	21,466
Repayment of Foreign currency term loan	(62,821)	(6,578)
Net decrease of Lease liability	(374)	(389)
Net Cash generated from financing activities	**22,101**	**28,569**

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Statement of Unaudited Standalone Cash Flow Statement

(INR In lakhs)

Particulars	Half year ended 30 September 2026 (Unaudited)	Half year ended 30 September 2025 (Unaudited)
Net increase/ (decrease) in cash and cash equivalents	**13,123**	**22,420**
Cash and cash equivalents at the beginning of the period	27,318	13,814
Cash and cash equivalents at the end of the period	**40,441**	**36,234**
Notes :		
Components of cash and cash equivalents balance include:		
Balances with banks:		
- Current accounts	40,456	36,234
- In deposits with original Maturity of less than three months	-	-
Bank overdraft	(15)	-
Cash and cash equivalents at the end of the period	**40,441**	**36,234**

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: 06 November 2026

S.N. DHAWAN & CO LLP GURUGRAM CHARTERED ACCOUNTANTS

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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 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 06 November 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 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 2026 are given below:

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 March 2026 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended 30 September 2026	Of (A) amount written off during the half-year ended 30 September 2026 #	Of (A) amount paid by the borrowers during the half year ended 30 September 2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30 September 2026.
Personal Loans	-				
Corporate persons*					
Of which, MSMEs					
Others					
Total					

* 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 2026.

6 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) No transfer through assignment in respect of loans not in default during the quarter and half year ended 30 September 2026

(b) Details of loans acquired through assignment in not in default category during the quarter and half year ended 30 September 2026. *(INR in lacs)*

Particulars	For the quarter ended 30 September 2026	For the half year ended 30 September 2026
Entity	NBFC	NBFC
Count of loan accounts assigned (No.)	700	796
Amount of loan accounts assigned	7,963	12,822
Retention of beneficial economic interest (MRR %)	10%	10%
Weighted average maturity (Residual Maturity in years)	7.13	6.89
Weighted average holding period (in years)	1.27	2.97
Coverage of tangible security coverage	100%	100%
Rating wise distribution of rated loans	Unrated	Unrated

(c) The Company has not acquired/transferred any stressed loan during the quarter and half year ended 30 September 2026.

(d) The rating wise distribution of Security Receipts (SRs) held by the Company as on 30 September 2026 is given below :

Ratings	Rating Agency	Amount (INR in Lacs)
RR2	India Rating and Research Private Limited	6,330
RR3		2,762
RR4		481
Not rated		3
	Total	9,576

Note : Provision against SRs as at 30 September 2026 is INR 5,210 Lacs

S N DHAWAN & CO LLP GURUGRAM CHARTERED ACCOUNTANTS

CLIX CAPITAL SERVICES PRIVATE LIMITED

7 During the quarter and half year ended 30 September 2026, the Company has transferred loans amounting to INR 691 lacs and INR 1,051 lacs respectively through Co-lending arrangements to the respective participating banks under circular no. Reserve Bank of India (Co-Lending Arrangements) Directions, 2025, dated January 1, 2026 pertaining to Co-lending by banks and NBFCs to priority Sector.

8 During the Previous year ended 31 March 2026, 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 year ended 31 March 2026 and is disclosed as an "Exceptional Item" in the results.

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 .

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: 06 November 2026

S N DHAWAN & CO LLP GURUGRAM CHARTERED ACCOUNTANTS

CLIX CAPITAL SERVICES PRIVATE LIMITED