



Chaitanya

Chaitanya India Fin Credit Private Limited

11th August 2025

To,
BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai - 400001.

Scrip Code: 975118, 974613, 974079, 975150, 975194 and 975159

Dear Sir/Madam,

Sub: Outcome of Board Meeting held on 11th August 2025.

Ref: Regulation 51(2) and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("SEBI LODR Regulations")

We would like to inform you that the Board of Directors of the Company ("**Board**") at their meeting held today i.e., 11th August 2025 have inter-alia, considered and approved the Unaudited Financial Results of the Company for the quarter ended 30th June 2025. In this regard, the following documents are enclosed:

- a) Unaudited Financial Results for the quarter ended 30th June 2025;
- b) Limited Review Report issued by Statutory Auditors, M/s. S.N Dhawan & CO LLP, (ICAI FRN: 000050N/N500045) on the aforesaid financial results;
- c) Disclosures as per Regulation 52(4) of the SEBI LODR Regulations;
- d) A statement on the issue proceeds of Non-Convertible Debentures as per Regulation 52(7) and 52(7A) of the SEBI LODR Regulations;
- e) Security Cover Certificate under Regulation 54(3) of SEBI LODR Regulations;
- f) A declaration pursuant to Regulation 52(3) of SEBI LODR Regulations confirming unmodified opinion by the Auditors in their Limited Review Report.

The said financial results would be published in English national daily newspaper circulating in the whole or substantially the whole of India as required under Regulation 52(8) of SEBI LODR Regulations and it will be hosted on website of the Company.

The meeting of the Board of Directors was commenced at 2:00 P.M. and concluded at 4:15 P.M.

This is for your information and records please.

Thanking you,

For Chaitanya India Fin Credit Private Limited

Neeraj Jain
Company Secretary & Compliance Officer
Membership Number – A12273

Encl.: A/a

Independent Auditor's Limited Review Report on unaudited quarterly financial results of Chaitanya India Fin Credit Private Limited under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

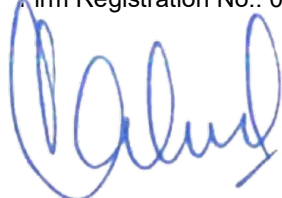
To the Board of Directors of Chaitanya India Fin Credit Private Limited

1. We have reviewed the accompanying statement of unaudited financial results of Chaitanya India Fin Credit Private Limited ("the Company") for the quarter ended 30 June 2025 ("the Statement"), being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India ("the SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), 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 guidelines'), other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
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. A review of interim financial information consists of making inquiries, primarily of the Company's personnel 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 Ind AS, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.
5. The comparative financial information of the Company for the corresponding quarter ended June 30, 2024 was reviewed by the predecessor auditor who expressed an unmodified conclusion on that financial information vide their report dated August 13, 2024. Our opinion is not modified in respect of this matter.

For **S.N. Dhawan & CO LLP**

Chartered Accountants

Firm Registration No.: 000050N/N500045



Rahul Singhal

Partner

Membership No.: 096570

UDIN No.: 25096570BMIQOW1087

Place: Gurugram

Date: 11 August 2025



Chaitanya India Fin Credit Private Limited
CIN: U67190MH2009PTC427833
Sunshine Tower, Level 20, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013, Maharashtra, India
Statement of unaudited financial results for the quarter ended June 30, 2025
(All amounts in ₹ Lakhs unless otherwise stated)

| Sl. No. | Particulars | Quarter ended | Quarter ended | Quarter ended | Year ended |
|---------|--|------------------|----------------------------|------------------|--------------------|
| | | June 30, 2025 | March 31, 2025 | June 30, 2024 | March 31, 2025 |
| | | (Unaudited) | (Unaudited - refer note 9) | (Unaudited) | (Audited) |
| 1 | Revenue from operations | | | | |
| | Interest income | 38,022.15 | 37,788.96 | 33,658.67 | 1,43,287.63 |
| | Fees and commission income | 95.93 | 130.51 | 67.60 | 341.13 |
| | Net gain on fair value changes | 187.57 | 164.16 | 168.51 | 651.72 |
| | Net gain on derecognition of financial instruments | 2,125.49 | 3,517.68 | 2,719.95 | 10,864.63 |
| | Other operating income | 102.31 | 194.30 | 259.66 | 984.12 |
| | Total Revenue from operations | 40,533.45 | 41,795.61 | 36,874.39 | 1,56,129.23 |
| 2 | Other Income | 80.21 | 40.87 | 47.00 | 89.16 |
| 3 | Total Income (1+2) | 40,613.66 | 41,836.48 | 36,921.39 | 1,56,218.39 |
| 4 | Expenses | | | | |
| | Finance costs | 12,571.43 | 12,661.96 | 12,264.62 | 50,527.86 |
| | Employee benefits expenses | 9,089.92 | 8,684.48 | 7,220.16 | 31,860.46 |
| | Depreciation, amortisation and impairment | 247.71 | 247.50 | 230.53 | 981.24 |
| | Impairment on financial instruments | 9,661.90 | 10,170.66 | 2,384.94 | 21,598.78 |
| | Other expenses | 5,194.41 | 4,551.49 | 3,940.78 | 17,429.04 |
| | Total Expenses | 36,765.37 | 36,316.09 | 26,041.03 | 1,22,397.38 |
| 5 | Profit before tax for the period/ year (3-4) | 3,848.29 | 5,520.39 | 10,880.36 | 33,821.01 |
| 6 | Tax Expense: | | | | |
| | Current tax | 2,265.63 | 2,649.63 | 3,453.12 | 12,406.95 |
| | Deferred tax | (1,421.32) | (1,214.07) | (820.18) | (4,162.30) |
| | Total Tax Expense | 844.31 | 1,435.56 | 2,632.94 | 8,244.65 |
| 7 | Profit after tax for the period / year (5-6) | 3,003.98 | 4,084.83 | 8,247.42 | 25,576.36 |
| 8 | Other Comprehensive Income/ (Loss) | | | | |
| | i) Items that will not be reclassified to profit or loss | (40.94) | 4.16 | (13.89) | (22.59) |
| | - Income tax relating to items that will not be reclassified to profit or loss | 10.30 | (1.05) | 3.49 | 5.68 |
| | ii) Items that will be reclassified to profit or loss | - | - | (148.51) | (148.51) |
| | - Income tax relating to items that will be reclassified to profit or loss | - | - | 37.38 | 37.38 |
| | Total other comprehensive income/ (loss), net of tax | (30.64) | 3.11 | (121.53) | (128.04) |
| 9 | Total comprehensive income for the period/ year (7+8) | 2,973.34 | 4,087.94 | 8,125.89 | 25,448.32 |
| 10 | Paid-up equity share capital (face value of ₹ 10 each) | 17,974.00 | 17,974.00 | 15,766.67 | 17,974.00 |
| | No. of Equity Shares (in Lakhs) | 1,797.40 | 1,797.40 | 1,576.67 | 1,797.40 |
| 11 | Earnings per equity share (not annualised) | | | | |
| | Basic (₹) | 1.67 | 2.27 | 5.23 | 15.59 |
| | Diluted (₹) | 1.67 | 2.27 | 5.23 | 15.59 |



- 1 The above unaudited financial results of Chaitanya India Fin Credit Private Limited ('the Company') have been reviewed by the Audit Committee at their meeting held on August 08, 2025 and approved by the Board of Directors at their meeting held on August 11, 2025.
- 2 The unaudited financial results of the Company have been prepared in accordance with Indian Accounting Standards ("IndAS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standard) Rules, 2015 as amended and in compliance with regulation 52 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015.
- 3 The Rated, Listed, Secured Non convertible Debentures amounting to ₹ 1,250.00 Lakhs are secured by way of first and exclusive charge on specified pool of receivables on respective NCDs is maintained with minimum asset coverage ratio of 100% for NCDs.
- 4 Information as required by Regulation 52(4) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015 is attached as **Annexure 1**.
- 5 The Company operates in a single reportable segment, i.e., financing, which is considered to have similar risks and returns in accordance with Ind AS 108 – Operating Segments, specified under Section 133 of the Companies Act, 2013 (the "Act"). The Company also operates in a single geographical segment, i.e., within India. Further, the Company is not reliant on revenue from any single external customer.
- 6 Details of loans transferred/ acquired during the quarter ended June 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(i) Details of transfer through Direct assignment in respect of loans not in default during the quarter ended June 30, 2025:

| Particulars | For the quarter ended June 30, 2025 |
|---|-------------------------------------|
| Number of Loans | 44,660 |
| Aggregate amount | 22,227.27 |
| Sale consideration | 20,004.54 |
| Number of Transactions | 2 |
| Weighted average remaining maturity (in months) | 20 |
| Weighted average holding period after origination (in months) | 5 |
| Retention of beneficial economic interest | 10% |
| Coverage of tangible security coverage | - |
| Rating wise distribution of rated loans | - |
| Number of instances (transactions) where transferred as agreed to replace the transferred loans | - |
| Number of transferred loans replaced | - |

(ii) The Company has not transferred any non-performing assets (NPAs)

(ii) The Company has not acquired any loans through assignment.

(iv) The Company has not acquired any stressed loan.

- 7 Details of transfer through Co-lending akin to Direct Assignment in respect of loans not in default during the quarter ended June 30, 2025: Nil

- 8 The Board of Directors of the Company at their meeting held on November 06, 2024 have inter-alia, considered and approved the draft Scheme of Amalgamation ("Scheme") between Svatanttra Holdings Private Limited ('First Transferor Company'), Chaitanya India Fin Credit Private Limited ('Second Transferor Company') and Svatanttra Microfin Private Limited ('Transferee Company') and their respective shareholders under sections 230 to 232 read with Section 66 and other applicable provisions of the Companies Act, 2013. The Scheme is subject to the receipt of necessary approvals from the statutory and regulatory authorities including the Reserve Bank of India (RBI), Competition Commission of India (CCI), Securities and Exchange Board of India (SEBI), BSE Limited and the Hon'ble National Company Law Tribunal (NCLT), Mumbai Bench and such other approvals, permission and sanctions, as may be necessary.

The BSE Limited vide its letter dated February 6, 2025, bearing number DCS/AMAL/TS/REG59A/3514/2024-25 has issued Observation Letter with 'no adverse observations' on the Scheme of Amalgamation. The first motion application was heard by the Hon'ble NCLT, Mumbai Bench on May 06, 2025 and the Order, seeking directions for holding meetings of the Debenture holders for obtaining their approval for the proposed Scheme of Amalgamation, was pronounced on June 10, 2025.

Basis the said order the Company is in process of convening meetings of the Debenture holders for obtaining their approval for proposed Scheme of Amalgamation.

- 9 The figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the year ended March 31, 2025 and the published year to date figures up to the nine months ended December 31, 2024 which were subjected to limited review by statutory auditors.
- 10 Figures of the previous periods have been regrouped, wherever necessary, to make them comparable with the current period.



For and on behalf of the Board of Directors
Chaitanya India Fin Credit Private Limited



Anand Rao
Managing Director
DIN: 01713987
Bengaluru
August 11, 2025

Annexure 1

Disclosure in compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing obligation and Disclosure Requirements) Regulations, 2015 for the quarter June 30, 2025.

| SL. No. | Particulars | Ratios | |
|---------|---|-------------------------------------|-------------------------------------|
| | | For the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 |
| a) | Debt Equity Ratio (In times) (Refer Note 1 below) | 3.16 | 3.99 |
| b) | Debt service coverage ratio | NA | NA |
| c) | Interest service coverage ratio | NA | NA |
| d) | Outstanding redeemable preference shares (quantity and value) | NA | NA |
| e) | Debenture Redemption Reserve (DRR) & Capital Redemption Reserve (CRR) | NA | NA |
| f) | Net worth (₹ in Lakhs) | 1,55,737.95 | 1,17,750.40 |
| g) | Net profit after tax (₹ in Lakhs) | 3,003.98 | 8,247.42 |
| h) | Earning per share (Not Annualised) | | |
| | a. Basic ₹ | 1.67 | 5.23 |
| | b. Diluted ₹ | 1.67 | 5.23 |
| i) | Current ratio | NA | NA |
| j) | Long Term Debt to Working Capital ratio | NA | NA |
| k) | Bad Debts To Accounts Receivable Ratio (%) | NA | NA |
| l) | Current Liability Ratio | NA | NA |
| m) | Total Debts to Total Assets Ratio (%) (Refer Note 2 below) | 73.80% | 76.76% |
| n) | Debtor Turnover | NA | NA |
| o) | Inventory Turnover | NA | NA |
| p) | Operating Margin % | NA | NA |
| q) | Net Profit Margin % (Refer Note 3 below) | 7.40% | 21.59% |
| r) | Sector specific equivalent ratios : | | |
| | a) Provision Coverage Ratio (PCR) (Refer Note 4 below) | 81.92% | 85.19% |
| | b) Gross NPA (Refer Note 5 below) | 2.39% | 0.30% |
| | c) Net NPA (Refer Note 6 below) | 0.44% | 0.05% |
| | d) Capital Risk Adequacy Ratio (CRAR) (Refer Note 7 below) | 25.08% | 21.70% |

Notes:

- 1 Debt Equity Ratio = (Debt Securities + Borrowings (Other than Debt Securities) + Subordinate Liabilities) / Total Equity
- 2 Total Debts to Total Assets Ratio = (Debt Securities + Borrowings (Other than Debt Securities) + Subordinate Liabilities) / Total Assets.
- 3 Net Profit Margin = Profit after Tax / Total Income
- 4 Provision Coverage Ratio = Total Impairment loss allowance for NPA/ NPA Principle Outstanding as per IND AS
- 5 Gross NPA = Gross stage III loans as per IND AS/ Total Gross loans as per IND AS
- 6 Net NPA = (NPA Outstanding as per IND AS - Impairment Allowance for NPA) / (Total Outstanding as per IND AS - Impairment Allowance for NPA)
- 7 Capital Risk Adequacy Ratio = Adjusted net worth/ Risk Weighted assets, calculated as per applicable RBI guidelines



To,

The Board of Directors
Chaitanya India Fin Credit Private Limited
Sunshine Tower, Level 20,
Senapati Bapat Marg, Elphinstone Road,
Mumbai, Maharashtra- 400013

AUDITOR'S CERTIFICATE IN ACCORDANCE WITH REGULATION 54 READ WITH REGULATION 56 (1)(d) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 IN RESPECT OF LISTED NON-CONVERTIBLE DEBENTURES (NCDs) AS AT 30 JUNE 2025

1. This certificate is issued in accordance with the terms of our engagement letter dated 08 July 2025.
2. The accompanying Annexure I (referred to as the 'Statement') containing details of security cover, for listed Secured Non-Convertible Debentures as at 30 June 2025, has been prepared by Chaitanya India Fin Credit Private Limited ("the Company"), as per Regulations 54 read with 56 (1)(d) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 ("Listing Regulations") as amended, for the purpose of submission of the same with the stock exchange and the Debenture Trustees to ensure compliance with the SEBI Regulations and SEBI Circular SEBI /HO/MIRSD/ MIRSO_CRADT /CIR/P/2022/67 dated 19 May, 2022 ("the circular"). The accompanying Statement is initialled by us for identification purpose only.

Management's responsibility

3. The accompanying Statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Company. The Company's Management is responsible for the designing, implementing, and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Company's Management is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustee and for complying with all the covenants as prescribed in the Debenture Trust Deed.

Auditor's responsibility

5. Our responsibility is to provide limited assurance with respect to the book values of the assets as on 30 June 2025 assigned against the listed non-convertible debt securities.
6. We have reviewed the financial results for the quarter ended 30 June 2025, prepared by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified Conclusion dated 11 August 2025. Our review of these financial results for the quarter ended 30 June 2025 was conducted 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 ("ICAI") respectively.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.



8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.
9. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:
 - (a) Obtained and read the Information Memorandum in respect of the secured debentures and noted the asset cover percentage required to be maintained by the Company in respect of such debentures, as Indicated in Annexure I of the Statement.
 - (b) Traced and agreed the principal amount of the debentures outstanding as on 30 June 2025, to the unaudited books of account maintained by the Company as at 30 June 2025;
 - (c) Obtained and read the particulars of asset cover required to be provided in respect of debentures as indicated in the Information Memorandum.
 - (d) Traced the value of assets indicated in Annexure I of the Statement to the reviewed financial results of the Company and unaudited books of account maintained by the Company as at 30 June 2025.
 - (e) Obtained the list of security cover maintained by the Company. Traced the value of charge created against assets to the security cover.
 - (f) Examined & verified the arithmetical accuracy of the computation of security cover indicated in Annexure I of the statement.

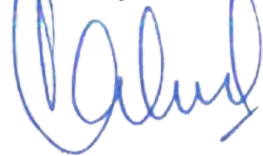
Conclusion

10. Based on the procedures performed by us, as referred to in paragraph 9 read with paragraph 5 to 8 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that the book values of the assets are not as per the unaudited financial results for the quarter ended 30 June 2025 and the unaudited books of account and other records maintained by the company as at 30 June 2025.

Restriction on use

11. This certificate has been issued for the sole use of the Board of Directors of the Company, to whom it is addressed, for submission to the stock exchange and Debenture Trustees in terms of the Listing Regulations 56(1)(d) of the SEBI (Listing Obligations And Disclosure Requirements) and should not be used by any other person or for any other purpose. We neither accept nor assume any liability for any other purpose or to any other party to whom our certificate is shown or into whose hands it may come without our prior consent in writing.

For **S.N. Dhawan & CO LLP**
Chartered Accountants
Firm's Registration No.: 000050N/ N500045



Rahul Singhal
Partner
Membership No.: 096570
UDIN: 25096570BMIQOV7635
Place: Gurugram
Date: 11 August 2025



Annexure I- Format of Security Cover

Table 1: Computation of book value of encumbered assets and unencumbered assets available for secured and unsecured assets

(All amounts are in Rs. lakhs)

| Column A | Column B | Column C | Column D | Column E | Column F | Column G | Column H | Column I | Column J | Column K | Column L | Column M | Column N | Column O |
|--|--|---|---------------------------------|--|---|---|--------------------------------|---|--------------------|---|---|--|--|-------------------------|
| Particulars | Description of asset for which this certificate relate | Exclusive Charge | Exclusive Charge | Pari-Passu Charge | Pari-Passu Charge | Pari-Passu Charge | Assets not offered as Security | Elimination (amount in negative) | (Total C to H) | Related to only those items covered by this certificate | | | | |
| | | Debt for which this certificate being issued (Book Value) | Other Secured Debt (Book Value) | Debt for which this certificate being issued (Yes/ No) | Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge) (Book Value) | Other assets on which there is pari-Passu charge (excluding items covered in column F) (Book Value) | | Debt amount considered more than once (due to exclusive plus pari passu charge) | | Market Value for Assets charged on Exclusive basis | Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Market Value for Pari passu charge Assets (Relating to Column F) | Carrying value/ book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) (Relating to Column F) | Total Value (=K+L+M+ N) |
| ASSETS | | | | | | | | | | | | | | |
| Property, Plant and Equipment | | | | | | | 2,036.00 | | 2,036.00 | | | | | - |
| Capital Work-in- Progress | | | | | | | | | - | | | | | - |
| Right of Use Assets | | | | | | | 420.58 | | 420.58 | | | | | - |
| Goodwill | | | | | | | | | - | | | | | - |
| Intangible Assets | | | | | | | 257.23 | | 257.23 | | | | | - |
| Intangible Assets under Development | | | | | | | 106.50 | | 106.50 | | | | | - |
| Investments | | | | | | | 21,012.00 | | 21,012.00 | | | | | - |
| Loans | JLG Loans | 1,375.28 | 4,86,330.50 | | | | 1,39,321.55 | | 6,27,027.33 | | 1,375.28 | | | 1,375.28 |
| Less: Impairment loss allowance as per Ind AS (Refer Note 2 below) | | (44.80) | (20,850.23) | | | | (5,971.88) | | (26,876.91) | | | | | - |
| Inventories | | | | | | | | | - | | | | | - |
| Trade Receivables | | | | | | | 292.36 | | 292.36 | | | | | - |
| Cash and Cash Equivalents | | | | | | | 18,790.21 | | 18,790.21 | | | | | - |
| Bank Balances other than Cash and Cash Equivalents | | | 4,011.46 | | | | | | 4,011.46 | | | | | - |
| Others | | | 2,500.00 | | | | 18,111.95 | | 20,611.95 | | | | | - |
| Total Assets | | 1,330.48 | 4,71,981.74 | | | | 1,94,376.80 | | 6,67,688.71 | | 1,375.28 | | | 1,375.28 |



Annexure I- Format of Security Cover

Table 1: Computation of book value of encumbered assets and unencumbered assets available for secured and unsecured assets

(All amounts are in Rs. lakhs)

| Column A | Column B | Column C | Column D | Column E | Column F | Column G | Column H | Column I | Column J | Column K | Column L | Column M | Column N | Column O |
|--|---------------|-----------------|--------------------|----------|----------|----------|------------------|----------|--------------------|----------|-----------------|----------|----------|-----------------|
| LIABILITIES | | | | | | | | | | | | | | |
| Debt securities to which this certificate pertains | Debt security | 1,244.16 | | | | | | | 1,244.16 | | 1,244.16 | | | 1,244.16 |
| Other debt sharing pari-passu charge with above debt | | | | | | | | | - | | | | | - |
| Other Debt | | | | | | | | | - | | | | | - |
| Subordinated debt | | | | | | | 19,226.38 | | 19,226.38 | | | | | - |
| Borrowings (Refer Note 3) | Term loans | | 4,48,906.12 | | | | | | 4,48,906.12 | | | | | - |
| Bank | | | | | | | | | - | | | | | - |
| Debt Securities | NCDs | | | | | | 23,357.53 | | 23,357.53 | | | | | - |
| Others | | | | | | | | | - | | | | | - |
| Trade payables | | | | | | | 2,566.19 | | 2,566.19 | | | | | - |
| Lease Liabilities | | | | | | | | | - | | | | | - |
| Provisions | | | | | | | | | - | | | | | - |
| Others | | | | | | | 16,650.38 | | 16,650.38 | | | | | - |
| Total Liabilities | | 1,244.16 | 4,48,906.12 | | | | 61,800.48 | | 5,11,950.76 | | 1,244.16 | | | 1,244.16 |
| Cover on book value | | | | | | | | | | | | | | 1.11 |
| Cover on market value | | | | | | | | | | | | | | N/A |

Notes:

- 1) Borrowing values listed are as reported in financial statements prepared as per Ind AS
- 2) Indicates provision on book debts carried as part of ECL methodology
- 3) Includes borrowings drawdown amounting Rs.21,999.99 lakhs as at 30 June 2025 on which security creation in process as per term agreed with lenders, being time-limit to create security has not been expired.

For Chaitanya India Fin Credit Private Limited

Rakesh Y
 Rakesh Yadav
 Chief Financial Officer
 Date: 11 Aug 2025
 Place: Mumbai



A. Statement of the utilization of issue proceeds

| | |
|--|--|
| Name of the Issuer | Chaitanya India Fin Credit Private Limited |
| ISIN | Nil |
| Mode of Fund Raising (Public issues/Private Placement) | No fund raised during the quarter ended 30 th June 2025 |
| Type of Instruments | Nil |
| Date of Fund Raising | Nil |
| Amount Raised | Nil |
| Funds Utilized | Nil |
| Any Deviation (Yes/No) | Nil |
| If yes, then specify the purpose of for which the funds were utilized | Nil |
| Remarks, if any | No listed NCDs were issued during the quarter ended 30 th June 2025 |

B. Statement of Deviation or Variation in use of Issue proceeds:

| | |
|--|--|
| Name of listed entity | Chaitanya India Fin Credit Private Limited |
| Mode of Fund Raising | No fund raised during the quarter ended 30 th June 2025 |
| Type of instrument | Nil |
| Date of Raising Funds | Nil |
| Amount Raised | Nil |
| Report filed for quarter ended | 30 th June 2025 |
| Is there a Deviation / Variation in use of funds raised? | Nil |
| Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document? | No |
| If yes, details of the approval so required? | Nil |
| Date of approval | Nil |
| Explanation for the Deviation / Variation | Nil |
| Comments of the audit committee after review | Nil |
| Comments of the auditors, if any | Nil |

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: **Not Applicable, since there is no deviation or variation.**

| Original Object | Modified Object, if any | Original Allocation | Modified allocation, if any | Funds Utilised | Amount of deviation/variation for the quarter according to applicable object (in Rs. Crore and in %) | Remarks, if any |
|------------------------|--------------------------------|----------------------------|------------------------------------|-----------------------|---|------------------------|
| NA | NA | NA | NA | NA | NA | NA |



Deviation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Chaitanya India Fin Credit Private Limited



Rakesh Yadav
Chief Financial Officer
Date: 11th August 2025





Chaitanya

Chaitanya India Fin Credit Private Limited

11th August 2025

To,

BSE Limited

Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai – 400001.

Scrip Code: 975118, 974613, 974079, 975150, 975194 and 975159

Dear Sir/Madam,

Sub: Declaration pursuant to Regulation 52(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to the requirement of Regulation 52(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that M/s. S.N Dhawan & CO LLP, Chartered Accountants, Statutory Auditors of the Company have submitted the Limited Review Report with Unmodified Opinion on Unaudited Financial Results of the Company for the quarter ended 30th June 2025.

Kindly take the same on your record.

Thanking you,

For Chaitanya India Fin Credit Private Limited

Rakesh Yadav
Chief Financial Officer

