

Date: 06.02.2026

To,

**The Manager
The Department of Corporate Services/Listing
BSE Limited**

Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400001
Scrip Code: 541358
Symbol: UCIL

Our Values



Innovation

Dear Sir / Madam,



Trust

Sub: Outcome of the Board Meeting held on Friday, February 06, 2026, pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulations 30, 33 and other applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we hereby inform you that the Board of Directors at its Meeting held today i.e., Friday, February 6, 2026, has, inter alia, approved the Unaudited Standalone Financial Results of the Company for the third quarter and nine months ended December 31, 2025.



Growth

The Board Meeting commenced at 05.00 p.m. (IST) and concluded at 05.40 p.m. (IST).



Integrity

A copy of the said Financial Results together with the Auditors' Report/Limited Review Report is enclosed herewith.

These are also being made available on the website of the Company at www.unifinz.in.

The said results shall be published in one English and one vernacular newspaper. You are requested to take the same on record

Thanking You,
For **Unifinz Capital India Limited**

Unifinz Capital India Limited

Ritu Tomar
Company Secretary
Company Secretary and Compliance Officer



Unifinz Capital India Limited

Registered Office : Rajlok Building (Floor-5), 24, Nehru Place, New Delhi - 110 019

Corporate Office : MCT House (Floor-1), New Friends Colony, Near Sukhdev Vihar Metro Station, New Delhi - 110 025

CIN: L17111DL1982PLC013790 | +91-11-49953454 | +91-7373737316 | Info@lendingplate.com | lendingplate.com | unifinz.in



R. GOPAL & ASSOCIATES

CHARTERED ACCOUNTANTS

G-1, Ground Floor, South Extension-II, New Delhi-110049

Phone : 011-41649623, 41649624, 41649626

Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

Review Report to

The Board of Directors

Unifinz Capital India Limited

1. We have reviewed the accompanying statement of unaudited financial results of Unifinz Capital India Limited (the Company) for the quarter ended December 31, 2025 and year to date from April 01, 2025 to December 31, 2025 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of 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 Standards 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. 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 Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review is limited primarily to inquire of company personal and analytical procedures applied to financial data and thus provide less assurance than an audit. 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 recognition and measurement principles laid down in the aforesaid Indian Accounting Standard ('Ind AS') specified under Section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the listing regulation, read with the Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other Matter

We did not review / audit the financial results / information of company for the quarter ended December 31, 2024, Nine months ended December 31, 2024 & Year ended March 31, 2025 which have been reviewed / audited by other auditor, whose report has been furnished to us, our conclusion in so far as it relates to the amounts included in respect of above is based solely on the report of another auditor.

Our opinion is not modified in respect of above matter.

For R Gopal & Associates
Chartered Accountants
Firm Registration No.:000846C
Vikash Aggarwal
Partner
Membership No. 519574
UDIN: 26519574XJMBFK4136



Place: New Delhi
Date : 06.02.2026

Office at : *Kolkata *Jamshedpur *Bhubaneshwar *Rourkela *Ranchi

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Unifinz Capital India Limited
CIN: L17111DL1982PLC013790

5th Floor, Rajlok building, 24, Nehru Place, South Delhi, New Delhi-110019
Statement of Unaudited financial results for the quarter and nine months ended December 31, 2025

(Rs. In lakhs)

Particulars	Quarter Ended			Nine months ended		Year ended
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Income						
(a) Revenue from Operations						
Interest Income	14,750.67	12,908.66	3,723.03	35,948.43	7,597.24	12,122.89
Net gain/(loss) on fair value changes	(0.38)	(1.19)	-	7.97	-	12.44
Total Revenue from Operations	14,750.29	12,907.47	3,723.03	35,956.40	7,597.24	12,135.32
(b) Other Income	5.05	2.82	0.64	9.23	1.65	65.67
Total Income	14,755.34	12,910.29	3,723.67	35,965.63	7,598.89	12,201.00
2 Expenses						
(a) Finance costs	1,101.71	862.19	185.46	2,311.89	475.03	675.05
(b) Fees and commission expense	231.49	148.32	48.49	460.29	140.97	194.83
(c) Impairment of financial assets	5,555.91	4,608.35	858.42	12,824.91	2,009.89	2,924.56
(d) Employee benefit expenses	714.33	593.25	330.13	1,870.51	858.14	1,343.40
(e) Depreciation and amortisation expenses	23.76	19.51	37.82	61.64	92.05	144.23
(f) Other expenses	3,310.82	3,376.80	1,438.12	9,079.24	2,283.77	4,255.47
Total Expenses	10,938.02	9,608.42	2,898.44	26,608.48	5,859.84	9,537.55
3 Profit before tax (1-2)	3,817.31	3,301.87	825.23	9,357.15	1,739.05	2,663.45
4 Tax Expense						
(a) Current Tax	1,306.92	1,413.64	233.71	3,639.84	440.69	657.80
(b) Deferred Tax	(176.85)	(548.41)	(26.42)	(1,088.02)	26.15	(4.12)
(c) Tax for earlier years	(19.23)	31.95	4.18	12.72	4.18	4.19
Total tax expense	1,110.84	897.18	211.47	2,564.54	471.02	657.86
5 Profit after tax (3-4)	2,706.47	2,404.69	613.76	6,792.61	1,268.03	2,005.58
6 Items that will not be reclassified subsequently to profit or loss						
(i) Remeasurement of the net defined benefit liability / asset	(4.37)	(4.14)	-	(8.51)	-	(8.29)
Income tax related to items that will not be reclassified to profit or loss	1.10	1.04	-	2.14	-	2.09
Total other comprehensive income (net of tax)	(3.27)	(3.10)	-	(6.37)	-	(6.20)
7 Total comprehensive income for the year (5+6)	2,703.20	2,401.59	613.76	6,786.24	1,268.03	1,999.38
8 Paid up equity share capital (face value of Rs. 10)	4,426.81	885.36	653.90	4,426.81	653.90	885.36
9 Reserves						6,869.14
10 Earning per share (not annualised except March) (Refer note no.4)						
Basic EPS	6.11	5.43	1.56	15.34	3.21	5.07
Diluted EPS	6.11	5.43	1.49	15.34	3.07	5.07

See accompanying note to the financial results

- The above unaudited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on 06th February, 2026
- The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.
- The Government of India has recently consolidated 29 existing labour legislations into a united framework comprising four Labour Code viz Code on Wages 2019, Code on Social Security, 2020, Industrial Relations Code, 2020, and Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the New Labour Codes). These New Labour Codes have been notified on 21 November 2025. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has assessed the impact of these changes with the best available information and guidance provided by the Institute of Chartered Accountants of India ('ICAI'). The impact of these changes is not material on the financial results. The Company continues to monitor the finalisation of Central/ State Rules and clarifications from the Government on other aspects of the Labour Codes and would provide appropriate accounting effect as and when such clarifications are issued/ rules are notified.
- The Board of directors in its meeting held on 14th November 2025 and the shareholder of the Company through VC-OAVM 10th December 2025 respectively have recommended and approved the issuance of bonus shares, in the ratio of 4:1 i.e. 4 (four) fully paid-up bonus shares of Rs 10/- each for every 1 (one) fully paid-up equity share held as on the record date i.e. 19th December 2025. Subsequently, on 22nd December, 2025, the Company allotted 35,414,468 equity shares of 10 each to shareholders who held equity shares as on the record date. Earnings per equity share has been recalculated for the current period and restated for all the previous period (after considering the total number of equity shares post-issue of bonus shares as per the provisions of the applicable Ind AS.)
- The Company operates mainly in the business of financing and accordingly there are no separate reportable operating segments as per Ind AS 108- "Operating Segments".
- Figures pertaining to the previous quarter/period/year have been rearranged/ regrouped, wherever considered necessary, to make them comparable with those of the current period.

For and on behalf of the Board
Unifinz Capital India Limited



Date: 06-02-2026

Place: New Delhi