

April 29, 2026

BSE Limited
Floor 25, P J Towers,
Dalal Street,
Mumbai – 400 001

Subject: Outcome of Board Meeting held on April 29, 2026

Dear Sir/Ma'am,

Pursuant to the provisions of Regulation 51 (2) and Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations, 2015"), we hereby submit:

A. The Board of Directors of Auxilo Finserve Private Limited ("the Company") at their meeting held today i.e. on April 29, 2026, have approved and taken on record the following:

1.
 - i. The Audited Financial Results of the Company for the quarter and year ended March 31, 2026 alongwith Auditors report thereon, a statement of asset and liabilities and cash flows as on March 31, 2026 in terms of Regulation 52 of the SEBI LODR Regulations, 2015 as reviewed and recommended by the Audit Committee is enclosed herewith;
 - ii. Details required pursuant to Regulation 52(4) of the SEBI LODR Regulations, 2015 is attached herewith as Annexure A along with Financial Results;
 - iii. The financial results will be uploaded on the website of the Company and will also be published in the English National Daily newspaper, in the format prescribed under Regulation 52 (8) of the SEBI LODR Regulations, 2015;
 - iv. As per Regulation 52 (3) of SEBI LODR Regulations, 2015, we hereby confirm and declare that the audit report issued by the Statutory Auditors of the Company for the financial year ended 31st March 2026 is with unmodified opinion.
2. Fund raising by way of issuance of Non- Convertible Debentures up to Rs. 1000 Crore (Rupees One Thousand Crore only) on Private Placement basis pursuant to provisions of the Section 42, 71 and other applicable provisions, if any, under the Companies Act, 2013, subject to approval of the members at the ensuing Annual General Meeting of the Company ("AGM").

Further, please find enclosed the following:

B. Statement indicating the utilisation of issue proceeds of Listed Non Convertible Debentures and Statement indicating NIL Deviation(s) and Variation(s), pursuant to Regulation 52(7) and 52(7A) of the SEBI LODR Regulations, 2015 read with SEBI operational circular dated July 29, 2022 for the quarter ended 31st March, 2026 and



Regd. and Corporate Office
Auxilo Finserve Private Limited

Office No. 63, 6th floor, Kalpataru Square, Kondivita Road, Andheri East, Mumbai 400059, Maharashtra, India.

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CIN No: U65990MH2016PTC286516

C. Disclosure of the security cover, extent and nature of security created and maintained for secured non-convertible securities of the Company as per regulation 54 of the SEBI LODR Regulations, 2015 in the format prescribed by SEBI for the quarter ended 31st March, 2026.

We wish to inform that the Company is not a Large Corporate entity as per SEBI Master Circular No: SEBI/HO/DDHS/DDHSPoD/P/CIR/2025/0000000137 dated 15th October 2025 and hence the information required to be submitted by Large Corporates have not been enclosed along with results.

The meeting of Board of Directors commenced at 5.46 p.m. and concluded at 7.10 p.m.

We request you to take the above information on record.

Thanking you

For Auxilo Finserve Private Limited



Shristi Padia
Company Secretary & Compliance Officer
ACS: 27530



Encl A/a

Regd. and Corporate Office

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CIN No: U65990MH2016PTC286516

Independent Auditor's Report on audited financial results of Auxilo Finserve Private Limited pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors of Auxilo Finserve Private Limited

Report on the Audit of the Annual Financial Results

Opinion

We have audited the accompanying statement of annual financial results of Auxilo Finserve Private Limited (hereinafter referred to as 'the Company') for the year ended March 31, 2026, ('the Statement') attached herewith being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- i. is presented in accordance with the requirements of Regulation 52 of the Listing Regulations; and
- ii. gives a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ('the Act'), read with Companies (Indian Accounting Standards) Rules, 2015, as amended, the relevant circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the financial results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results, under the provisions of the Act and rules thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Directors' Responsibilities for the Financial Results

This Statement has been prepared on the basis of audited financial statements. The Company's Management and Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit, and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the applicable Accounting Standards prescribed under Section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended, the RBI Guidelines and other accounting principles generally accepted in India and is in compliance with the



MSK A & Associates LLP

(Formerly known as M S K A & Associates)

Chartered Accountants

Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for

preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors of the Company are responsible for assessing the ability of the Company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.



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- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance of the Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

- i. The Statement of the Company for the year ended March 31, 2025 was audited by another auditor whose report dated April 30, 2025 expressed an unmodified opinion on those Statement.
- ii. The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year to date figures up to the third quarter of the current financial year, prepared in accordance recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', compiled by the Management of the Company, which were subject to limited review by us.

For M S K A & Associates LLP (Formerly known as M S K A & Associates)

Chartered Accountants

ICAI Firm Registration No.: 105047W/W101187



Swapnil Kale
Partner

Membership No.: 117812

UDIN: 26117812MFMJSM6318



Mumbai

April 29, 2026

Auxilo Finserve Private Limited

(CIN: U65990MH2016PTC286516)

Registered Office: Office No.63, 6th Floor, Kalpataru Square,

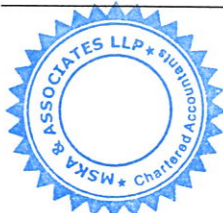
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Statement of audited financial results for the quarter and year ended March 31, 2026

(Currency : Indian Rupees in lakhs)

Particulars	For the Quarter Ended			For the Year Ended	
	March 31, 2026 (Audited) (Refer Note 10)	December 31, 2025 (Unaudited) (Refer Note 10)	March 31, 2025 (Audited) (Refer Note 10)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
INCOME					
I Revenue from operations					
a) Interest income	15,790.07	16,060.81	13,611.93	61,012.47	47,751.82
b) Fee and commission income	612.69	638.71	1,148.58	3,238.64	3,744.49
c) Net gain on fair value change	393.74	360.95	181.28	2,129.15	1,310.50
d) Net gain on derecognition of financial instruments under amortised cost category	-	-	-	1,196.14	2.92
Total revenue from operations	16,796.50	17,060.47	14,941.79	67,576.40	52,809.73
II Other Income	266.42	326.04	735.19	1,396.76	1,554.85
III Total income (I + II)	17,062.92	17,386.51	15,676.98	68,973.16	54,364.58
IV EXPENSES					
a) Finance costs	9,854.80	9,890.87	8,051.67	38,472.90	28,221.50
b) Impairment on financial assets	(195.23)	547.38	140.47	1,268.41	1,289.99
c) Employee Benefits Expenses	2,134.07	2,260.82	1,591.57	8,248.94	5,605.77
d) Depreciation and amortization	285.74	291.31	199.14	1,003.57	726.87
e) Others expenses	974.55	1,024.38	1,051.94	4,302.49	3,520.00
Total expenses	13,053.93	14,014.76	11,034.79	53,296.31	39,364.13
V Profit before tax (III - IV)	4,008.99	3,371.75	4,642.19	15,676.85	15,000.45
VI Tax expense					
a) Current tax	924.93	820.98	916.99	3,594.36	3,624.98
b) Short / (excess) provision for earlier years	6.35	-	1.46	6.35	1.60
c) Deferred tax	72.60	48.15	257.09	389.64	179.89
Total tax expense	1,003.88	869.13	1,175.54	3,990.35	3,806.47
VII Profit after tax (V - VI)	3,005.11	2,502.62	3,466.65	11,686.50	11,193.98
VIII Other Comprehensive Income					
(a) Items that will not be reclassified to profit or loss					
(i) Remeasurement gains and (losses) on defined benefit obligations	28.17	(10.19)	(12.70)	(5.44)	(24.54)
(ii) Income tax relating to items that will not be reclassified to profit and loss	(7.09)	2.57	3.20	1.37	6.18
Total (a)	21.08	(7.62)	(9.50)	(4.07)	(18.36)
(b) Items that will be reclassified to profit or loss					
(i) Items that will be reclassified through Other Comprehensive Income	85.68	(46.10)	-	39.58	-
(ii) Income tax relating to items that will not be reclassified to profit and loss	(21.56)	11.60	-	(9.96)	-
Total (b)	64.12	(34.50)	-	29.62	-
Total other comprehensive income (a+b)	85.20	(42.12)	(9.50)	25.55	(18.36)
IX Total comprehensive income for the period / year (VII + VIII)	3,090.31	2,460.50	3,457.15	11,712.05	11,175.62
X Paid-up equity share capital (face value INR 10 per share)	37,782.30	37,782.30	37,782.30	37,782.30	37,782.30
XI Earnings per equity share (not annualised for the quarter)					
Basic (in INR)	0.55	0.46	0.66	2.15	2.13
Diluted (in INR)	0.55	0.46	0.65	2.13	2.11



Auxilo Finserve Private Limited

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Statement of audited financial results for the quarter and year ended March 31, 2026

Notes

1 Statement of assets & liabilities as at March 31, 2026

(Currency : Indian Rupees in lakhs)

Particulars	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
ASSETS		
(I) Financial Assets		
(a) Cash and cash equivalents	32,983.57	46,245.58
(b) Bank balances other than cash and cash equivalents	8,216.85	8,170.65
(c) Derivative financial instruments	821.15	-
(d) Trade receivables	380.41	852.56
(e) Loans	4,91,154.87	4,26,754.97
(f) Investments	9,638.72	-
(g) Other financial assets	2,987.50	1,712.56
	5,46,183.07	4,83,736.32
(II) Non Financial Assets		
(a) Current tax assets (net)	181.96	384.06
(b) Property, plant and equipment	433.23	366.90
(c) Right-of-use assets	1,644.62	1,160.41
(d) Intangible assets under development	129.19	333.00
(e) Other Intangible assets	871.43	430.48
(f) Other non financial assets	471.26	237.74
	3,731.69	2,912.59
Total Assets	5,49,914.76	4,86,648.91
LIABILITIES AND EQUITY		
LIABILITIES		
(I) Financial Liabilities		
(a) Derivative financial instruments	-	118.25
(b) Trade payables		
Total Outstanding dues of micro and small enterprises	201.93	248.66
Total Outstanding dues of creditors other than micro and small enterprises	322.46	527.92
(c) Debt securities	77,679.45	32,161.21
(d) Borrowings (Other than debt securities)	3,15,465.48	3,09,619.84
(e) Lease liabilities	1,876.02	1,342.85
(f) Other financial liabilities	1,324.32	2,091.42
	3,96,869.66	3,46,110.15
(II) Non-Financial Liabilities		
(a) Provisions	558.33	337.05
(b) Deferred tax liabilities (Net)	696.20	297.96
(c) Other non-financial liabilities	286.53	391.19
	1,541.06	1,026.20
EQUITY		
(a) Equity share capital	37,782.30	37,782.30
(b) Instruments entirely equity in nature	16,465.85	16,465.85
(c) Other equity	97,255.89	85,264.41
	1,51,504.04	1,39,512.56
Total Liabilities and Equity	5,49,914.76	4,86,648.91



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Statement of audited financial results for the quarter and year ended March 31, 2026

2 Statement of cash flow For the year ended March 31, 2026

(Currency : Indian Rupees in lakhs)

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
A Cash flow from operating activities		
Profit before tax	15,676.85	15,000.46
Adjustments for		
Depreciation and amortisation	1,003.57	726.87
Interest adjustments lease liabilities	158.05	116.45
Interest expense	37,785.79	27,749.62
Interest paid	(34,721.28)	(27,131.20)
Interest income on loans	(59,632.32)	(46,389.62)
Interest received	20,403.54	12,720.38
Impairment on financial assets	1,268.41	1,289.99
Net gain on fair value changes	(2,170.67)	(1,310.50)
Profit on sale of fixed assets	(0.38)	(0.27)
Provision for compensated absences	67.09	27.69
Provision for gratuity	148.75	29.72
Interest expense on security deposit	323.65	141.07
Unwinding of discount on security deposits	(21.26)	(13.68)
(Increase)/ decrease in right-of-use assets	(1,105.76)	(577.00)
Increase/ (decrease) in impairment allowance on cash and cash equivalents	(0.20)	(0.03)
Employees stock option provision	279.59	55.51
Operating cash flow before working capital changes	(20,536.58)	(17,564.55)
<i>Add / (less): adjustments for working capital changes</i>		
(Increase)/ decrease in trade receivables	472.07	(436.93)
(Increase)/ decrease in loans	(26,471.31)	(1,08,437.71)
(Increase)/ decrease in other financial assets	(1,542.87)	(437.13)
(Increase)/ decrease in other non financial assets	(762.58)	(264.07)
(Increase)/ decrease in other bank balances	(48.80)	1,295.18
Increase/ (decrease) in lease liabilities	1,105.77	577.00
Increase/ (decrease) in trade payables	(252.19)	9.02
Increase/ (decrease) in other financial liabilities	(767.10)	1,727.26
Increase/ (decrease) in other non-financial liabilities	(222.91)	27.63
Cash used in operations	(49,026.50)	(1,23,504.30)
Income taxes paid (net of refunds received)	(3,398.61)	(3,881.23)
Net cash used in operating activities -A	(52,425.11)	(1,27,385.53)
B Cash flow from investing activities		
Purchase of property, plant and equipment, intangible assets (including asset under development)	(704.18)	(543.08)
Sale of property, plant and equipment and intangible assets	19.07	0.27
Purchase of investments	(2,63,075.18)	(1,71,700.00)
Proceeds from sale of investments	2,55,354.62	1,72,996.62
Net cash generated from / (used in) investing activities - B	(8,405.67)	753.81



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Statement of audited financial results for the quarter and year ended March 31, 2026

2 Statement of cash flow For the year ended March 31, 2026

(Currency : Indian Rupees in lakhs)

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
C Cash flow from financing activities		
Proceeds from issue of equity shares including securities premium	-	95.98
Proceeds from issue of preference shares including securities premium	-	29,904.78
Share issue expenses	-	(549.26)
Payment of dividend	(0.16)	(0.11)
Payment towards leases	(730.65)	(490.57)
Proceeds from issue of debt securities	45,000.00	15,000.00
Repayment of debt securities	(1,742.25)	(6,514.44)
Proceeds from borrowings (other than debt securities)	1,14,489.54	1,65,163.10
Repayment of borrowings (other than debt securities)	(1,08,444.87)	(70,508.49)
Net cash generated from financing activities - C	48,571.61	1,32,100.99
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(12,259.17)	5,469.27
Cash and cash equivalent as at the beginning of the year	42,742.74	37,273.47
Cash and cash equivalent as at the end of the period	30,483.57	42,742.74

Notes:

Particulars	As at March 31, 2026	As at March 31, 2025
i) Reconciliation of cash and cash equivalents as per the statement of cash flow		
Cash and Cash Equivalents as per above comprise of the following		
- In Current accounts	31,632.58	38,240.63
- In Fixed deposits	1,350.99	8,005.15
Balance as per Cash and cash equivalents	32,983.57	46,245.78
- Bank Overdraft	(2,500.00)	(3,503.04)
Balances as per statement of cash flow	30,483.57	42,742.74

ii) The above Statement of Cash Flow has been prepared under the indirect method as set out in Indian Accounting Standard - 7 "Statement of Cash flow".



Notes :

3. The financial results of the Company for the quarter and year ended ended March 31, 2026 have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (Listing Regulations). Any application guidance/clarification/directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/applicable.
4. The financial results for the quarter and year ended ended March 31, 2026 have been audited by the statutory auditor of the Company, as required by the Regulation 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulations, 2015. The statutory auditor have expressed an unmodified opinion on these financial results for the quarter and year ended ended March 31, 2026. The financial results of the Company for the corresponding previous year ended March 31 2025, were audited by the previous auditors "Nangia & Co LLP", who have expressed an unmodified opinion.
5. The above financial results for the quarter and year ended ended March 31, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meetings held on April 29, 2026.
6. The Board of Directors on its meeting held on April 29, 2026 has recommend final dividend of 0.001% on CCPS (series A and A1) for the year ended March 31, 2026,subject to the approval of the shareholders of the Company at its ensuing Annual General Meeting.
7. Disclosures pursuant to the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions and the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions dated November 28, 2025 :

(a) Details of transfer through Direct Assignment in respect of loans not in default during the quarter and year ended ended March 31, 2026:

Particulars	Quarter ended March 31, 2026	Year ended March 31, 2026
Count of loans transferred	-	383
Amount of loan account transferred (in lakhs)	-	10,442.78
Aggregate consideration received (in lakhs)	-	10,442.78
Weighted average maturity (years) (from the date of transfer)	-	8.58
Weighted average holding period (years)	-	1.47
Retention of beneficial economic interest (%)	-	21.62%
Coverage of tangible security	-	0.00%
Rating wise distribution of rated loans	-	Unrated
Number of instances (transactions) where transferor has agreed to replace the transferred loans	-	Nil

- (b) The Company has not acquired any loans not in default during the quarter and year ended ended March 31, 2026.
- (c) The Company has not acquired/sold any stressed loans during the quarter and year ended ended March 31, 2026.
- (d) The Company has not entered Co-lending arrangement during the quarter and year ended ended March 31, 2026.
- (e) The Company has not lent any funds for project finance activities during the financial years ended March 31, 2026.

8. **One time restructuring under Resolution Framework for COVID-19 related Stress**

Details of resolution plan implemented under the Resolution Framework for COVID-19 related Stress as per RBI circular (RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21) dated August 6, 2020 are given below

Format B

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the year ended #	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at end of this half-year
Personal Loans	76.12	-	-	48.77	27.35
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	76.12	-	-	48.77	27.35

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

Represents principal repayments during the half-year

9. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating 29 existing labour laws. The Company has assessed impact of these changes to the extent applicable and accounted for during the year ended March 31, 2026. The Company has assessed impact of these changes to the extent applicable and has made an incremental provision of Rs. 121.48 lakhs during the year ended March 31, 2026 towards the estimated impact of these changes.
10. The figures for the last quarter of the current and previous year are the balancing figures between (a) audited figures in respect of the full financial year and (b) the published year to date figures up to the end of third quarter of the respective financial years which were subjected to limited review by the statutory auditors.
11. The Company is primarily engaged in the business of financing and accordingly, there are no separate reportable segments as per Ind AS 108 dealing with operating segment.
12. The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(7) and 54(2) of the listing Regulations is made in Annexure A.
13. The financial results for the quarter and year ended ended March 31, 2026 are available on the BSE Ltd website www.bseindia.com and the Company's website www.auxilo.com.
14. Previous year / periods figures have been re-grouped / reclassified wherever necessary to confirm with current year / period presentation.



For and on behalf of the Board of Directors of
Auxilo Finserve Private Limited

Neeraj Saxena

Neeraj Saxena
Managing Director & Chief Executive Officer
DIN - 07951705

Mumbai
April 29, 2026

Auxilo Finserve Private Limited

Annexure: A

1. Pursuant to Regulation 54 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, we would like to state that all secured Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on March 31, 2026, are fully secured by first exclusive charge over the loan receivables. Accordingly, the Company is maintaining 100% asset cover, or such higher asset cover required as per the terms of offer document / Placement Memorandum.
2. Pursuant to Regulation 52(7) of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that issue proceeds of Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on March 31, 2026, are being utilized as per the objects stated in the offer document / Placement Memorandum. Further, we also confirm that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document / Placement Memorandum.
3. Disclosure as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015:

Sr. No.	Particulars	Ratios As at March 31, 2026	Ratios As at March 31, 2025
(a)	Debt equity ratio (no. of times) (refer note i)	2.59	2.45
(b)	Net worth (INR in lakhs) (refer note ii) [Computed as per Regulation 2(1)(s) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]	1,51,103.63	1,39,317.44
(c)	Net profit after tax (INR in lakhs) - For year ended	11,686.50	11,193.98
(d)	Total debts to total assets (no. of times) (refer note iii)	0.71	0.70
(e)	Net profit margin % (annualised) (refer note iv) - For year ended	16.94%	20.56%
(f)	<u>Sector specific ratios</u>		
	Gross non performing assets ratio (refer note v)	0.37%	0.52%
	Net non performing assets ratio (refer note vi)	0.10%	0.08%
	Provision coverage ratio (refer note vii)	72.39%	84.31%
	CRAR (refer note viii)	29.41%	29.99%

Notes:

- (i) Debt-equity ratio is (Debt securities+Borrowings (other than debt securities))/ net worth i.e. Equity share capital + Instruments entirely equity in nature + Other equity
- (ii) Net Worth is equal to Equity share capital + Instruments entirely equity in nature + Other equity - Deferred tax assets - Deferred revenue expenditure
- (iii) Total debts to total assets is Debt securities and Borrowings (other than debt securities)/ Total assets
- (iv) Net profit margin is Total comprehensive income for the period, net of income tax/ Total income
- (v) Gross non performing assets ("GNPA") (%) = Gross Stage III Loans/ Gross Loans
- (vi) Net non performing assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III)/ (Gross Loans - Impairment loss allowance for Stage III)
- (vii) Provision coverage ratio ("PCR") (%) = (Impairment loss allowance for Stage III)/ (Gross Stage III Loans)
- (viii) CRAR is calculated as per relevant RBI guidelines.

Other ratios / disclosures such as debt service coverage ratio, interest service coverage ratio, outstanding redeemable preference shares (quantity and value), capital redemption reserve, debenture redemption reserve, current ratio, long term debt to working capital, bad debts to account receivable ratio, current liability ratio, debtors turnover, inventory turnover and operating margin (%) are not applicable/ relevant to the Company and hence not disclosed.



April 29, 2026

BSE Limited
Floor 25, P J Towers,
Dalal Street,
Mumbai – 400 001

Subject: Declaration pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/ Ma'am,

I, Harsha Saksena, Chief Financial Officer of Auxilo Finserve Private Limited (“the Company”) hereby declare that, the Statutory Auditors of the Company, M/s. M S K A & Associates, LLP, Chartered Accountants, have issued Audit Report with unmodified opinion on Standalone Audited Financial Results of the Company for the Quarter and year ended March 31, 2026.

This declaration is given in compliance with the provisions of Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulation 2015, as amended from time to time.

We request you to take the above information on record.

Thanking you

For Auxilo Finserve Private Limited



Harsha Saksena
Chief Financial Officer



29th April 2026

To,
BSE Limited
Floor 25, P J Towers,
Dalal Street,
Mumbai – 400 001

Subject: Statement of utilization and Deviation of the Issue proceeds of the Non-Convertible Securities for the Quarter ended 31st March 2026

Dear Sir/Ma'am,

Pursuant to Regulation 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 read with circular no. SEBI/HO/DDHS/08/2020 issued by SEBI and in terms of SEBI operational circular dated July 29, 2022 requiring issuers of Debt Securities to submit to the Stock Exchange a statement indicating deviation or variation, if any, in the use of proceeds of issue of debt securities, we hereby declare that the proceeds of all the debt issues listed on BSE Limited have been utilized for the purposes for which they were raised and that there are no deviations in the utilization of their issue proceeds.

As required, the statement of utilization of issue proceeds and statement of deviation is attached herewith as **Annexure-A and Annexure-B**.

We request you to kindly take the same on record.

Thanking you

For Auxilo Finserve Private Limited



Shristi Padia
Company Secretary & Compliance Officer
ACS: 27530



Encl: A/a

Regd. and Corporate Office

Auxilo Finserve Private Limited

Office No. 63, 6th floor, Kalpataru Square, Kondivita Road, Andheri East, Mumbai 400059, Maharashtra, India.

☎: +91 22 6246 3333 ✉: support@auxilo.com 🌐: www.auxilo.com

CIN No: U65990MH2016PTC286516

Annexure A

Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Auxilo Finserve Private Limited	INE605Y07130	Private Placement	NCD	29-Nov-23	75,00,00,000	75,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07148	Private Placement	NCD	19-Dec-23	25,00,00,000	25,00,00,000	No	NA	-
	INE605Y07148	Private Placement	NCD	27-Feb-24*	25,00,00,000	25,00,00,000	No	NA	-
	INE605Y07148	Private Placement	NCD	11-July-24*	25,00,00,000	25,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07155	Private Placement	NCD	21-Feb-24	50,00,00,000	50,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07163	Private Placement	NCD	19-July-24	50,00,00,000	50,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07171	Private Placement	NCD	31-July-24	25,00,00,000	25,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07197	Private Placement	NCD	29-Jan-25	25,00,00,000	25,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07189	Private Placement	NCD	29-Jan-25	25,00,00,000	25,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07205	Private Placement	NCD	13-Jun-25	125,00,00,000	125,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07221	Private Placement	NCD	18-Nov-25	25,00,00,000	25,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07213	Private Placement	NCD	18-Nov-25	200,00,00,000	200,00,00,000	No	NA	-
Auxilo Finserve Private Limited	INE605Y07239	Private Placement	NCD	11-Feb-26	100,00,00,000	100,00,00,000	No	NA	-

* Further issuance under same ISIN



Annexure B

Statement of deviation/variation in use of issue proceeds

Name of listed entity	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED	AUXILO FINSERVE PRIVATE LIMITED
Mode of Fund Raising	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement
Type of instrument	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures	Non-Convertible Debentures
ISINs	INE605Y07130	INE605Y07148	INE605Y07155	INE605Y07148	INE605Y07148	INE605Y07163	INE605Y07171	INE605Y07197	INE605Y07189	INE605Y07205	INE605Y07221	INE605Y07213	INE605Y07239
Date of Raising Funds	29-Nov-23	19-Dec-23	21-Feb-24	27-Feb-24*	11-July-24*	19-July-24	31-July-24	29-Jan-25	29-Jan-25	13-Jun-25	18-Nov-25	18-Nov-25	11-Feb-26
Amount Raised	(INR Crores) 75.00	(INR Crores) 25.00	(INR Crores) 50.00	(INR Crores) 25.00	(INR Crores) 25.00	(INR Crores) 50.00	(INR Crores) 25.00	(INR Crores) 25.00	(INR Crores) 25.00	(INR Crores) 125.00	(INR Crores) 25.00	(INR Crores) 200.00	(INR Crores) 100.00
Report filed for Quarter ended	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026	31-March-2026
Is there a Deviation / Variation in use of funds raised?	No	No	No	No	No	No	No	No	No	No	No	No	No
Whether any	No	No	No	No	No	No	No	No	No	No	No	No	No



AUXILO
The next level beckons

Regd. and Corporate Office

Auxilio Finserve Private Limited

Office No. 63, 6th floor, Kalpataru Square, Kondivita Road, Andheri East, Mumbai 400059, Maharashtra, India.

☎ : +91 22 6246 3333 ✉ : support@auxilio.com

🌐 : www.auxilio.com

CIN No. : U65990MH2016PTC286516

Approval is required to vary the objects of the issue stated in the prospectus/ offer document?														
If yes, details of the approval so required?	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Date of approval	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Explanation for the Deviation / Variation	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Comments of the audit committee after review	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Comments	None	one	None	None	None	None	None	None	None	None	None	None	None	None



Regd. and Corporate Office
Auxilio Finserve Private Limited
 Office No. 63, 6th floor, Kalpataru Square, Kondivita Road, Andheri East, Mumbai 400059, Maharashtra, India.
 P: +91 22 6246 3333 ✉ : support@auxilio.com #: www.auxilio.com
 CIN No: U65990MH2016PTC286516

29th April 2026

BSE Limited
Floor 25, P J Towers,
Dalal Street,
Mumbai – 400 001

Subject: Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Security Cover Certificate for the quarter ended 31st March 2026

Dear Sir/ Ma'am,

In compliance with Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19th May 2022, please find enclosed the Security Cover Certificate for the quarter ended 31st March, 2026 certified by M/s. M S K A & Associated LLP, Chartered Accountants, Statutory Auditors of the Company.

We request you to take the same on record.

Thanking you

For Auxilo Finserve Private Limited



Shristi Padia
Company Secretary & Compliance Officer
ACS: 27530



Encl A/a

Regd. and Corporate Office

Auxilo Finserve Private Limited

Office No. 63, 6th floor, Kalpataru Square, Kondivita Road, Andheri East, Mumbai 400059, Maharashtra, India.

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CIN No: U65990MH2016PTC286516

To,
The Board of Directors,
Auxilo Finserve Private Limited,
Office No. 63, 6th floor,
Kalpataru Square, Kondivita Road,
Andheri East,
Mumbai 400 059.

Independent Auditor's Report on Statement of Security Cover in respect of its Listed, Secured, Redeemable, Non-Convertible Debentures aggregating to Rs.78,682.75 lakhs of Auxilo Finserve Private Limited as at March 31, 2026, pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015 (as amended)

1. This report is being issued with the terms of engagement letter to the Board of Directors of Auxilo Finserve Private Limited.
2. We, M S K A & Associates LLP (formerly known as M S K A & Associates), Chartered Accountants, are the statutory auditors of Auxilo Finserve Private Limited (the "Company") and have been requested by the Management of the Company to examine the accompanying Statement of Security Cover and Statement of Compliance Status of Covenants in respect of Listed Debt Securities (Non-convertible debentures) of the Company as at March 31, 2026 (the "Statement"). The Statement has been prepared by the Company on the basis of the audited books of account and other relevant records and documents maintained by the Company as at March 31, 2026 in respect of its Listed, Secured, Redeemable, Non-convertible debentures stated above, in compliance with the Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015 (as amended) and read with Master Circular for Debenture Trustees vide Circular No. SEBI/HO/DDHS-PoD1/P/CIR/2023/109 dated March 23, 2023 updated from time to time and format prescribed in Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 issued by Securities and Exchange Board of India (the "SEBI") (hereinafter together referred to as the "Regulations").

Management's Responsibility for the Statement

3. The preparation of the Statement is the responsibility of Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes design, implementation and maintenance of 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 Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the Regulations and for providing all relevant information to the Company's Debenture Trustee as prescribed in the respective Debenture Trust Deeds entered into between the Company and its Debenture Trustees in respect of its Listed, Secured, Redeemable, Non-convertible debentures.



MSK A & Associates LLP

(Formerly known as M S K A & Associates)

Chartered Accountants

Auditor's Responsibility

5. Pursuant to the requirements of the Regulations, it is our responsibility to obtain limited assurance and form a conclusion as to whether:
 - a. the book values of the assets of the Company contained in Columns A to O of the Statement have been accurately extracted from the audited books of account and other relevant records and documents maintained by the Company as at March 31, 2026;
 - b. the Company has maintained the Security Cover; and
 - c. the Company has complied with the financial covenants as per the Debenture Trust Deed.

Our responsibility does not include the evaluation of adherence by the Company with all the applicable Regulations.

6. We have planned and performed the following procedures in relation to the Statement:
 - a) Obtained and read the terms of Private Placement offer document/ Information Memorandum and Debenture Trust Deed entered into between the Company and its Debenture trustee;
 - b) Obtained the workings of assets and liabilities presented in the respective columns in the Statement and verified the same from the audited books of account and relevant records and documents of the Company as at March 31, 2026;
 - c) Traced and agreed the principal amount and the interest of the borrowings outstanding in respect of debt securities as at March 31, 2026 to the audited books of account maintained by the Company as at March 31, 2026;
 - d) Understood the nature of charge (viz. exclusive charge or pari-passu charge) on the asset of the Company by obtaining the list and value of assets placed under lien or encumbrance for the purpose of obtaining any other loan and determined that such assets are not included in the calculation of Security Cover in respect of secured, listed non-convertible debt security;
 - e) Examined and verified the arithmetical accuracy of the computation of Security Cover ratio (based on book values) mentioned in the Statement;
 - f) Compared the Security Cover with the Security Cover requirement as per Debenture Trust Deed and Information Memorandum;
 - g) Obtained list of all applicable financial covenants as confirmed by the Management in Annexure II. Verified compliance with financial covenants with the underlying books and records of the Company;
 - h) Performed necessary inquiries with the Management; and
 - i) Obtained written representations from the Management in this regard.
7. The financial statements referred in para 5(a) above for the financial year ended March 31, 2026 have been audited by us, on which we issued an unmodified audit opinion vide our audit report dated April 29, 2026. Our audit of these financial statements were conducted in accordance with the Standards on Auditing and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India (the "ICAI"). Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material statements.



MSKA & Associates LLP

(Formerly known as M S K A & Associates)

Chartered Accountants

8. A limited assurance engagement involves making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. 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 in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
9. We conducted our examination of the Statement in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes' ("the Guidance Note") issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
10. 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 Services Engagements.

Conclusion

11. Based on the procedures performed as referred to in paragraph 6 above and according to the information, explanations and representations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:
 - a. the book value of the assets of the Company contained in Columns A to O of the Statement have not been accurately extracted from the audited books of account and other relevant records and documents maintained by the Company as at March 31, 2026;
 - b. the Company has not maintained the Security Cover; and
 - c. the Company has not complied with the covenants as per the Debenture Trust Deed.

Restriction on Use

12. The report is addressed to the Board of Directors of the Company solely for the purpose of onward submission to the Company's Debenture Trustee pursuant to the requirements of the Regulations. It should not be used by any other person or for any other purpose. This report relates only to the Statement specified above and does not extend to any financial or other information of the Company. M S K A & Associates LLP (formerly known as M S K A & Associates) shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment.
13. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this report for events and circumstances occurring after the date of this report.

For M S K A & Associates LLP (Formerly known as M S K A & Associates)

Chartered Accountants

ICAI Firm Registration No.: 105047W/W101187



Swapnil Kale

Partner

Membership No.: 117812

UDIN: 26117812IOTQCA9830



April 29, 2026

Mumbai

Page 3 of 3

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	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding Items covered in column F)	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	Carrying /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)	Total Value (=K+L+M+N)		
		Book Value	Book Value	Yes/No	Book Value	Book Value				Relating to Column F				
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	433.23	-	433.23	-	-	-	-	-
Capital Work-in-Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	1,644.62	-	1,644.62	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	129.19	-	129.19	-	-	-	-	-
Intangible Assets Under Development		-	-	No	-	-	871.43	-	871.43	-	-	-	-	-
Investments		-	-	No	-	-	-	-	-	-	-	-	-	-
Loans	Loan Portfolio	78,683.94	3,71,257.81	No	-	-	41,213.11	-	4,91,154.87	-	78,683.94	-	-	78,683.94
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	380.41	-	380.41	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	32,983.57	-	32,983.57	-	-	-	-	-
Bank balance other than Cash and Cash Equivalents		-	-	No	-	-	8,216.85	-	8,216.85	-	-	-	-	-
Others (Includes Trusts Fees as per DTD)		-	-	No	-	-	14,100.59	-	14,100.59	-	-	-	-	-
Total		78,683.94	3,71,257.81	-	-	-	99,973.00	-	5,49,914.76	-	78,683.94	-	-	78,683.94
Liabilities														
Debt securities to which this certificate pertains	Listed NCD	78,682.75	-	No	-	-	-1,003.30	-	77,679.45	-	78,682.75	-	-	78,682.75
Other debt sharing Pari-Passu Charge with above debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Other debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Subordinated Debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Borrowings - Bank & Financial Institutions		-	3,00,692.82	No	-	-	1,643.87	-	3,02,336.69	-	-	-	-	-
Debt Securities		-	-	No	-	-	-	-	-	-	-	-	-	-
Others - Borrowings		-	13,107.99	No	-	-	20.80	-	13,128.79	-	-	-	-	-
Trade Payables		-	-	No	-	-	524.39	-	524.39	-	-	-	-	-
Lease Liabilities		-	-	No	-	-	1,876.02	-	1,876.02	-	-	-	-	-
Provisions		-	-	No	-	-	558.33	-	558.33	-	-	-	-	-
Others		-	-	No	-	-	2,307.05	-	2,307.05	-	-	-	-	-
Total		78,682.75	3,13,800.81	-	-	-	5,927.16	-	3,98,410.72	-	78,682.75	-	-	78,682.75
Cover on Book Value		1.00	1.18											
Cover on Market Value		-	-											



For Auxilo Finserve Private Limited

[Signature]
Authorised Signatory

Regd. and Corporate Office
Auxilo Finserve Private Limited
Office No. 63, 6th floor, Kalpataru Square, Kondivita Road, Andheri East, Mumbai 400059, Maharashtra, India.
E: +91 22 6246 3333 X: support@auxilo.com # : www.auxilo.com
CIN No: U65990MH2016PTC286516



AUXILO[®]

The next level beckons

The Company has vide its Board/Committee Resolution and Placement memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities as at Mar 31, 2026:

													(Amount in Lakhs)	
S.No	ISIN	Private Placement / Public Issue	Facility	Secured / Unsecured	Type of Charge	Issued Amount	Outstanding Amount as on 31-03-2026	Intrest Accrued Up to 31-03-2026	Total as on 31-03-2026 (A)	Cover Required (times) (B)	Asset Required in Amt C = (A)*(B)	Assets Available (D)	Assets Cover (D/A)	
1	INE605Y07130	Private Placement	NCD	Secured	Exclusive Charges	7,500.00	7,500.00	65.10	7,565.10	1.00	7,565.10	7,565.14	1.00	
2	INE605Y07148	Private Placement	NCD	Secured	Exclusive Charges	7,500.00	7,500.00	209.53	7,709.53	1.00	7,709.53	7,709.56	1.00	
3	INE605Y07155	Private Placement	NCD	Secured	Exclusive Charges	5,000.00	5,000.00	52.89	5,052.89	1.00	5,052.89	5,052.93	1.00	
4	INE605Y07163	Private Placement	NCD	Secured	Exclusive Charges	5,000.00	5,000.00	95.18	5,095.18	1.00	5,095.18	5,095.22	1.00	
5	INE605Y07171	Private Placement	NCD	Secured	Exclusive Charges	2,500.00	1,250.00	20.34	1,270.34	1.00	1,270.34	1,270.39	1.00	
6	INE605Y07189	Private Placement	NCD	Secured	Exclusive Charges	2,500.00	2,500.00	41.19	2,541.19	1.00	2,541.19	2,541.24	1.00	
7	INE605Y07197	Private Placement	NCD	Secured	Exclusive Charges	2,500.00	2,500.00	41.62	2,541.62	1.00	2,541.62	2,541.66	1.00	
8	INE605Y07205	Private Placement	NCD	Secured	Exclusive Charges	12,500.00	12,500.00	970.00	13,470.00	1.00	13,470.00	13,470.05	1.00	
9	INE605Y07213	Private Placement	NCD	Secured	Exclusive Charges	20,000.00	20,000.00	712.22	20,712.22	1.00	20,712.22	20,712.58	1.00	
10	INE605Y07221	Private Placement	NCD	Secured	Exclusive Charges	2,500.00	2,500.00	91.78	2,591.78	1.00	2,591.78	2,591.83	1.00	
11	INE605Y07239	Private Placement	NCD	Secured	Exclusive Charges	10,000.00	10,000.00	132.90	10,132.90	1.00	10,132.90	10,133.34	1.00	
Total						77,500.00	76,250.00	2,432.75	78,682.75		78,682.75	78,683.94	1.00	

Note:

Company has maintained required Recovery Expense Fund (REF) for all the Debentures issued as on 31st March 2026.



For Auxilo Finserve Private Limited

Authorised Signator

Regd. and Corporate Office
Auxilo Finserve Private Limited


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Annexure-II Compliance with Financial covenants of non-convertible debt securities for Mar 31, 2026

Lender / Investor Name	Covenant Requirement	Status of Compliance for Mar 31, 2026
INE605Y07130 & INE605Y07155	Total Debt/Equity ratio to be within 4.5x.	Complied
	Capital Adequacy Ratio (CAR) of atleast 20% (Twenty Percent) or as per applicable RBI regulation, whichever is higher. Of the above CAR, Tier-I to remain at minimum of 18%	Complied
	Gross NPA percentage shall not exceed 3% of the Gross Loan Portfolio	Complied
	Net NPA to Tangible Net Worth shall not exceed 8%	Complied
	Issuer to maintain a minimum Net-worth of Rs. 370 crores	Complied
	Earnings: After-tax Net Income (excluding extraordinary income) to remain positive. The said covenant to be tested on an quarterly and on Annual basis	Complied
	Issuer to maintain minimum liquidity amount equivalent to next 2 month liabilities after including Put Options/interest reset on liabilities (assuming 100% haircut in collections) in the form of unencumbered Cash and Cash equivalents	Complied
	Average monthly Collection efficiency for the quarter, i.e., current month collections against current month's demand (excluding arrears demand and collections against such arrears demand) to be maintained at minimum 85%.	Complied
	No Loans exceeding 5% (Five Percent) of Net-worth to any single party and/or guarantees on behalf of third parties	Complied
	There shall not be any negative mismatches on cumulative basis in any of the buckets till the next six month of ALM statement and shall not have negative cumulative mismatches in excess of 10% of the cumulative outflows of the Issuer in any of the buckets for the subsequent 6 months, after incorporating all the liabilities of the Issuer incorporating Put Options/ Reset Options etc.	Complied
INE605Y07148 & INE605Y07205	Total Debt/Equity ratio to be within 4.5x	Complied
	Capital Adequacy Ratio (CAR) of atleast 20% (Twenty Percent) or as per applicable RBI regulation, whichever is higher. Of the above CAR, Tier-I to remain at minimum of 18%	Complied
	Gross NPA not to exceed 4% (Four Percent) & Net NPA not to exceed 2% of Gross Loan Portfolio	Complied
	Earnings: After-tax Net Income (excluding extraordinary income) to remain positive. The said covenant to be tested on an quarterly and on Annual basis.	Complied
	Issuer to maintain minimum liquidity amount equivalent to next 2 month liabilities after including Put Options/interest reset on liabilities (assuming 100% haircut in collections) in the form of unencumbered Cash and Cash equivalents	Complied
	No Loans exceeding 5% (Five Percent) of Net-worth to any single party and/or guarantees on behalf of third parties	Complied
		Complied
INE605Y07163	Tier I capital adequacy ratio to be a minimum of 18%	Complied
	Gross NPA to not exceed 4% of the Gross loan portfolio	Complied
	Net NPA to not exceed 2% of the Gross loan portfolio	Complied
	Leverage shall not cross 4.5x	Complied
	No Loans exceeding 5% (Five Percent) of Net-worth to any single party and/or guarantees on behalf of third parties	Complied
	Issuer to maintain minimum liquidity amount equivalent to next 2 month liabilities after including Put Options/interest reset on liabilities (assuming 100% haircut in collections) in the form of unencumbered Cash and Cash equivalents	Complied
	Minimum capital ratio of Capital to aggregate risk weighted assets on-balance sheet and of risk adjusted value of off-balance sheet items shall not be less than 20% (Twenty per cent) or as per the regulatory minimum prescribed by the Reserve Bank of India under the NBFC Master Directions, (whichever is higher)	Complied
Earnings: After-tax Net Income (excluding extraordinary income) to remain positive.	Complied	
INE605Y07171	Total Debt/Equity ratio to be within 4.5x	Complied
	Capital Adequacy Ratio (CAR) of atleast 20% (Twenty Percent) or as per applicable RBI regulation, whichever is higher. Of the above CAR, Tier-I to remain at minimum of 18% (Eighteen Percent)	Complied
	Gross NPA not to exceed 4% (Four Percent) & Net NPA not to exceed 2% of Gross Loan Portfolio	Complied
	Issuer to maintain minimum liquidity amount equivalent to next 2 month liabilities after including Put Options/interest reset on liabilities (assuming 100% haircut in collections) in the form of unencumbered Cash and Cash equivalents	Complied
	No Loans exceeding 5% (Five Percent) of Net-worth to any single party and/or guarantees on behalf of third parties	Complied
	Earnings: After-tax Net Income (excluding extraordinary income) to remain positive. The said covenant to be tested on an quarterly and on Annual basis.	Complied
INE605Y07189 & INE605Y07197	Maintain a ratio of the Total Debt of the Company to the Adjusted Tangible Net worth of the Company of not more than 4 (four) times	Complied
	Maintain a capital adequacy ratio of at least 20% (twenty percent) or such other higher threshold as may be prescribed by the RBI from time to time	Complied
	Ensure that the company's gross NPA does not exceed 4% (four percent) of the total Gross Loan Portfolio of the Company ensure that the company's net NPA is less than or equal to 2% (two percent) of the total Gross Loan Portfolio of the company	Complied Complied
INE605Y07213 & INE605Y07221	Total Debt/Equity ratio to be within 4.5x	Complied
	Capital Adequacy Ratio (CAR) of atleast 20% (Twenty Percent)	Complied
	Max GNPA of 4% and NNPA of 2%	Complied
	Earnings: After-tax Net Income (excluding extraordinary income) to remain positive.	Complied
	Issuer to maintain minimum liquidity amount equivalent to next 2 month liabilities after including Put Options (assuming 100% haircut in collections) in the form of unencumbered Cash and Cash equivalents	Complied
INE605Y07239	No Loans exceeding 5% (Five Percent) of Net-worth to any single party and/or guarantees on behalf of third parties	Complied
	Ratio of the Total Debt of the Company to the Tangible Net worth of the Company of not more than 4x (four) times	Complied
	The Tier 1 CAR (as defined in applicable NBFC Regulations) shall be 20% calculated as per the prescribed RBI regulations.	Complied
	Non Performing Loans not to exceed 3% of the Assets Under Management of the Issuer	Complied
	Profit After Tax excluding extraordinary income shall be higher than 0 (Zero) in any quarter.	Complied
	On any date of determination, maintain unencumbered cash and equivalents equal to all liabilities due in the next two months, including full put option exposure.	Complied
	Ensure that no Client Loan is provided to any single person, and no guarantee is provided on the behalf of any third party, that exceeds 3% (three percent) of the Net Worth of the Company	Complied
	The Skill Development Loan / Domestic portfolio should not exceed 5% of AUM.	Complied

For Auxilo Finserve Private Limited



Authorised Signatory