AUXILO®
The next level beckons

29th October 2026

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

Subject: Outcome of Board Meeting held on 29th October 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 29th October 2026, have approved and taken on record the following:

1. The Unaudited Financial Results of the Company for the quarter and half year ended 30th September, 2026, which has been subject to Limited Review by the Statutory Auditors of the Company, in terms of Regulation 52 of the SEBI LODR Regulations, 2015 as reviewed and recommended by Audit Committee of the Company is enclosed herewith.

2. Details required pursuant to Regulation 52(4) of the SEBI LODR Regulations, 2015 is attached herewith as Annexure A along with the Financial Results.

   The Unaudited Financial Results will be uploaded on the website of the Company and will also be published in an English national daily newspaper in the format prescribed under Regulation 52 (8) of the SEBI LODR Regulations, 2015.

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 30th September 2026 and

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 30th September 2026.

The meeting of Board of Directors commenced at 4.08 p.m. and concluded at 5.30 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

Auxilo Finserve Private Limited

Encl A/a

MSKA & Associates LLP
(Formerly known as M S K A & Associates)
Chartered Accountants

HO
602, Floor 6, Raheja Titanium
Western Express Highway, Geetanjali
Railway Colony, Ram Nagar, Goregaon (E)
Mumbai 400063, INDIA
Tel: +91 22 6974 0200

Independent Auditor's Review Report on unaudited financial results of Auxilo Finserve Private Limited for the quarter and half year ended September 30, 2026 pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of Auxilo Finserve Private Limited

1. We have reviewed the accompanying statement of unaudited financial results of Auxilo Finserve Private Limited (hereinafter referred to as 'the Company') for the quarter and half year ended September 30, 2026 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('the Regulations').

2. This Statement, which is the responsibility of Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder ('Ind AS 34'), the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time (the 'RBI Guidelines') and other recognized accounting principles generally accepted in India and is in compliance with the 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free from material misstatement. A review of interim financial information consists of making inquiries, primarily of persons 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 specified under section 143(10) of the Act 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 stated in paragraph 3 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 Ind AS 34, the RBI guidelines and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations, 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 RBI in respect of income recognition, asset classification, provisioning and other related matters.

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

Swapnil Kale
Partner
Membership No.: 117812
UDIN: 26117812LWGJ0D7734

MSKA & ASSOCIATES LLP * Chartered Accountants *

Mumbai
October 29, 2026

Auxilo Finserve Private Limited

(CIN: U65990MH2016PTC286516)
Registered Office: Office No.63, 6th Floor, Kalpataru Square,
Kondivita Road, Andheri East, Mumbai 400059
Tel. No.: +91 22 6246 3333 Email: compliance@auxilo.com Website: www.auxilo.com

Statement of unaudited financial results for the quarter and half year ended September 30, 2026

(Currency : Indian Rupees in lakhs)

Particulars	For the Quarter Ended			For the Half Year Ended		For the Year Ended
	September 30, 2026 (Unaudited) (Refer Note 9)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
INCOME						
I Revenue from operations						
a) Interest income	16,665.94	15,938.65	14,817.81	32,604.59	29,146.72	60,966.67
b) Fee and commission income	673.68	528.73	1,158.25	1,202.41	2,002.11	3,284.44
c) Net gain on fair value change	146.41	324.50	809.68	470.91	1,374.46	2,129.15
d) Net gain on derecognition of financial instruments under amortised cost category	-	-	529.17	-	1,196.14	1,196.14
Total revenue from operations	**17,486.03**	**16,791.88**	**17,314.91**	**34,277.91**	**33,719.43**	**67,576.40**
II Other Income	200.88	142.15	461.98	343.03	804.30	1,396.76
III Total income (I + II)	**17,686.91**	**16,934.03**	**17,776.89**	**34,620.94**	**34,523.73**	**68,973.16**
IV EXPENSES						
a) Finance costs	10,038.16	9,722.66	9,840.83	19,760.82	18,727.23	38,472.90
b) Impairment on financial assets	592.90	598.67	454.66	1,191.57	916.26	1,268.41
c) Employee Benefits Expenses	2,446.91	2,512.30	2,033.16	4,959.21	3,944.60	8,366.55
d) Depreciation and amortization	302.23	289.30	229.34	591.53	426.51	1,003.57
e) Other expenses	1,123.96	1,063.54	1,213.23	2,187.50	2,213.01	4,184.88
Total expenses	**14,504.16**	**14,186.47**	**13,771.22**	**28,690.63**	**26,227.61**	**53,296.31**
V Profit before tax (III - IV)	**3,182.75**	**2,747.56**	**4,005.67**	**5,930.31**	**8,296.12**	**15,676.85**
VI Tax expense						
a) Current tax	1,008.64	913.41	972.82	1,922.05	1,848.45	3,594.36
b) Short / (excess) provision for earlier years	2.98	-	-	2.98	-	6.35
c) Deferred tax	(192.44)	(220.38)	51.38	(412.82)	268.89	389.64
Total tax expense	**819.18**	**693.03**	**1,024.20**	**1,512.21**	**2,117.34**	**3,990.35**
VII Profit after tax (V - VI)	**2,363.57**	**2,054.53**	**2,981.47**	**4,418.10**	**6,178.78**	**11,686.50**
VIII Other Comprehensive Income						
(a) Items that will not be reclassified to profit or loss						
(i) Remeasurement gains and (losses) on defined benefit obligations	(14.17)	(8.42)	(2.49)	(22.59)	(23.42)	(5.44)
(ii) Income tax relating to items that will not be reclassified to profit and loss	3.57	2.12	0.62	5.69	5.89	1.37
Total (a)	**(10.60)**	**(6.30)**	**(1.87)**	**(16.90)**	**(17.53)**	**(4.07)**
(b) Items that will be reclassified to profit or loss						
(i) The effective portion of (loss)/gain on hedging instruments in a cash flow hedge	(22.75)	(204.99)	-	(227.74)	-	39.58
(ii) Income tax relating to the effective portion of (loss) / gain on hedging instruments in a cash flow hedge	5.73	51.59	-	57.32	-	(9.96)
Total (b)	**(17.02)**	**(153.40)**	**-**	**(170.42)**	**-**	**29.62**
Total other comprehensive income (a+b)	**(27.62)**	**(159.70)**	**(1.87)**	**(187.32)**	**(17.53)**	**25.55**
IX Total comprehensive income for the period / year (VII + VIII)	**2,335.95**	**1,894.83**	**2,979.60**	**4,230.78**	**6,161.25**	**11,712.05**
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	37,782.30
XI Earnings per equity share (not annualised for the quarter and half year ended)						
Basic (in INR)	0.44	0.38	0.55	0.81	1.14	2.15
Diluted (in INR)	0.43	0.37	0.54	0.81	1.13	2.13

MSKA & ASSOCIATES LLP Chartered Accountants

Auxilo Finserve Private Limited

Auxilo Finserve Private Limited

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Statement of unaudited financial results for the quarter and half year ended September 30, 2026

Notes

1 Statement of assets & liabilities as at September 30, 2026

(Currency : Indian Rupees in lakhs)

Particulars	As at September 30, 2026 (Unaudited)	As at March 31, 2026 (Audited)
ASSETS		
(I) Financial Assets		
(a) Cash and cash equivalents	50,739.93	32,983.57
(b) Bank balances other than cash and cash equivalents	8,021.23	8,216.85
(c) Derivative financial instruments	334.06	821.15
(d) Trade receivables	434.84	380.41
(e) Loans	5,15,496.93	4,91,154.87
(f) Investments	-	9,638.72
(g) Other financial assets	2,811.65	2,987.50
	5,77,838.64	**5,46,183.07**
(II) Non Financial Assets		
(a) Current tax assets (net)	299.96	181.96
(b) Property, plant and equipment	350.81	433.23
(c) Right-of-use assets	1,643.28	1,644.62
(d) Intangible assets under development	175.11	129.19
(e) Other Intangible assets	798.08	871.43
(f) Other non financial assets	712.78	471.26
	3,980.02	**3,731.69**
Total Assets	**5,81,818.66**	**5,49,914.76**
LIABILITIES AND EQUITY		
LIABILITIES		
(I) Financial Liabilities		
(a) Derivative financial instruments	-	-
(b) Trade payables		
Total Outstanding dues of micro and small enterprises	358.74	201.93
Total Outstanding dues of creditors other than micro and small enterprises	559.57	322.46
(c) Debt securities	78,404.77	77,679.45
(d) Borrowings (Other than debt securities)	3,40,521.52	3,15,465.48
(e) Lease liabilities	1,867.22	1,876.02
(f) Other financial liabilities	3,025.36	1,324.32
	4,24,737.18	**3,96,869.66**
(II) Non-Financial Liabilities		
(a) Provisions	632.39	558.33
(b) Deferred tax liabilities (Net)	220.37	696.20
(c) Other non-financial liabilities	345.47	286.53
	1,198.23	**1,541.06**
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	1,01,635.10	97,255.89
	1,55,883.25	**1,51,504.04**
Total Liabilities and Equity	**5,81,818.66**	**5,49,914.76**

MSKA & ASSOCIATES LLP Chartered Accountants

Auxilo Finserve Private Limited

Statement of unaudited financial results for the quarter and half year ended September 30, 2026

2 Statement of cash flow For the half year ended September 30, 2026

	Particulars	For the half year ended September 30, 2026	For the half year ended September 30, 2025
A	**Cash flow from operating activities**		
	Profit before tax	**5,930.31**	**8,296.12**
	Adjustments for		
	Depreciation and amortisation	591.53	426.51
	Interest adjustments lease liabilities	84.12	67.85
	Interest expense	19,557.99	18,397.67
	Interest paid	(17,739.24)	(16,746.46)
	Interest income on loans	(31,567.74)	(28,788.22)
	Interest received	12,971.49	8,828.81
	Impairment on financial assets	1,191.57	916.26
	Net gain on fair value changes	(571.30)	(1,374.46)
	Profit on sale of fixed assets	0.36	(0.15)
	Provision for compensated absences	22.94	19.97
	Provision for gratuity	28.53	22.22
	Interest expense on security deposit	15.19	9.39
	Exchange gain loss on borrowings	(30.32)	111.61
	Unwinding of discount on security deposits	(15.44)	(9.15)
	(Increase)/ decrease in right-of-use assets	(368.28)	(896.17)
	Increase/ (decrease) in impairment allowance on cash and cash equivalents	-	(0.18)
	Employees stock option provision	148.59	111.36
	Operating cash flow before working capital changes	**(9,749.69)**	**(10,607.02)**
	Add / (less): adjustments for working capital changes		
	(Increase)/ decrease in trade receivables	(54.43)	190.62
	(Increase)/ decrease in loans	(6,937.38)	(25,136.75)
	(Increase)/ decrease in other financial assets	465.77	(1,370.56)
	(Increase)/ decrease in other non financial assets	(241.52)	(94.34)
	(Increase)/ decrease in other bank balances	195.62	(2,760.15)
	Increase/ (decrease) in lease liabilities	357.71	896.17
	Increase/ (decrease) in trade payables	393.92	(9.02)
	Increase/ (decrease) in other financial liabilities	1,701.04	88.19
	Increase/ (decrease) in other non-financial liabilities	58.94	(26.59)
	Cash used in operations	**(13,810.02)**	**(38,829.45)**
	Income taxes paid (net of refunds received)	(2,043.03)	(2,068.60)
	Net cash used in operating activities -A	**(15,853.05)**	**(40,898.05)**
B	**Cash flow from investing activities**		
	Purchase of property, plant and equipment, intangible assets (including asset under development)	(112.96)	(405.10)
	Sale of property, plant and equipment and intangible assets	0.53	0.92
	Purchase of investments	(1,11,200.00)	(1,21,998.68)
	Proceeds from sale of investments	1,21,410.02	1,23,266.72
	Net cash generated from investing activities - B	**10,097.59**	**863.86**

Auxilo Finserve Private Limited

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Statement of unaudited financial results for the quarter and half year ended September 30, 2026

2 **Statement of cash flow For the half year ended September 30, 2026**

Particulars	For the half year ended September 30, 2026	For the half year ended September 30, 2025
C Cash flow from financing activities		
Payment of dividend	(0.16)	(0.16)
Payment towards leases	(450.63)	(300.73)
Proceeds from issue of debt securities	-	12,500.00
Repayment of debt securities	(416.67)	(729.95)
Proceeds from borrowings (other than debt securities)	81,000.00	86,988.81
Repayment of borrowings (other than debt securities)	(54,120.72)	(50,688.47)
Net cash generated from financing activities - C	**26,011.82**	**47,769.50**
Net increase / (decrease) in cash and cash equivalents (A+B+C)	**20,256.36**	**7,735.31**
Cash and cash equivalent as at the beginning of the period	30,483.57	41,333.14
Cash and cash equivalent as at the end of the period	50,739.93	49,068.45

Notes:

i) **Reconciliation of cash and cash equivalents as per the statement of cash flow**

Particulars		
Cash and Cash Equivalents as per above comprise of the following		
- In Current accounts	33,078.18	36,556.52
- In Fixed deposits	17,661.75	12,511.93
Balance as per Cash and cash equivalents		
- Bank Overdraft	-	-
Balances as per statement of cash flow	**50,739.93**	**49,068.45**

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 ".

MSKA & ASSOCIATES LLP * Chartered Accountants *

Auxilo Finserve Private Limited

Notes :

3. The financial results of the Company for the quarter and half year ended September 30, 2026 have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards (Ind AS) 34, 'Interim Financial Reporting', 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. The material accounting policies that are applied in preparation of these unaudited financial results are consistent with those followed in the audited financial statement for the year ended March 31, 2026.

4. The financial results for the quarter and half year ended September 30, 2026 have been reviewed 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 half year ended September 30, 2026.

5. The above financial results for the quarter and half year ended September 30, 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 October 29, 2026.

6. The Board of Directors on its meeting held on April 29, 2026 had proposed and recommend final dividend of 0.001% on CCPS (series A and A1) for the year ended March 31, 2026, which was approved by the shareholders at its Annual General Meeting held on August 27, 2026 and paid to CCPS (series A and A1) holders.

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) The Company has not transferred any loans not in default through direct assignment during the quarter and half year ended September 30, 2026.

(b) The Company has not acquired any loans not in default during the quarter and half year ended September 30, 2026.

(c) The Company has not acquired/sold any stressed loans during the quarter and half year ended September 30, 2026

(d) The Company has not entered Co-lending arrangement during the quarter and half year ended September 30, 2026

(e) The Company has not lent any funds for project finance activities during the quarter and half year ended September 30, 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	27.35	-	-	1.35	26.00
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**27.35**	-	-	**1.35**	**26.00**

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016
\# Represents principal repayments during the half-year

9. The figures for the quarter ended September 30, 2026 and September 30, 2025 are balancing figures between year to date figures and quarter ended June 30, 2026 and quarter ended June 30, 2025 respectively, which were subject to limited review by the statutory auditors.

10. 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.

11. The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(7) and 52(4) of the listing Regulations is made in Annexure A.

12. The financial results for the quarter and half year ended September 30, 2026 are available on the BSE Ltd website www.bseindia.com and the Company's website www.auxilo.com.

13. Previous year / periods figures have been re-grouped / reclassified wherever necessary to confirm with current period presentation.

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

Saxena

Neeraj Saxena
Managing Director & Chief Executive Officer
DIN - 07951705

Mumbai
October 29, 2026

MSKA & ASSOCIATES LLP * Chartered Accountants *

Auxilo Finserve Private Limited

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 September 30, 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 September 30, 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	As at September 30, 2026	As at September 30, 2025
(a)	Debt equity ratio (no. of times) (refer note i)	2.69	2.66
(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]	1,55,365.71	1,45,412.65
(c)	Net profit after tax (INR in lakhs) - For the half year ended	4,418.10	6,178.78
(d)	Total debts to total assets (no. of times) (refer note iii)	0.72	0.72
(e)	Net profit margin % (refer note iv) - For the half year ended	12.76%	17.90%
(f)	Sector specific ratios		
	Gross non performing assets ratio (refer note v)	0.58%	0.55%
	Net non performing assets ratio (refer note vi)	0.14%	0.08%
	Provision coverage ratio (refer note vii)	76.68%	86.25%
	CRAR (refer note viii)	29.31%	30.04%

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 + Borrowings (other than debt securities)/ Total assets

(iv) Net profit margin is Net profit after 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.

MSKA & ASSOCIATES LLP Chartered Accountants

Auxilo Finserve Private Limited

AUXILO®
The next level beckons

29th October 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 30th September 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

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*

Auxilo Finserve Private Limited

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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	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026	30-Sept-2026
Is there a Deviation / Variation in use of funds raised?	No	No	No	No	No	No	No	No	No	No	No	No	No

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Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No	No	No	No	No	No	No	No	No	No	No	No	No
If yes, details of the approval so required?	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
Explanation for the Deviation / Variation	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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Comments of the audit committee after review	None	None	None	None	None	None	None	None	None	None	None	None	None
Comments of the auditors, if any	None	one	None	None	None	None	None	None	None	None	None	None	None

**** Further issuance under same ISIN***

Objects for which funds have been raised and where there has been a deviation/Variation, in the following table:

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the quarter according to applicable object (INR Crores and in %)	Remarks, if any
Not applicable, since there were no deviations in the utilisation of funds from the objects stated in the offer documents.						

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 Auxilo Finserve Private Limited

Harsha Saksena
Chief Financial Officer

Auxilo Finserve Private Limited

Auxilo Finserve Private Limited
Office No. 63, 6th floor, Kalpataru Square, Kondivita Road, Andheri East, Mumbai - 400 059, Maharashtra, India.
T: +91 22 62463333 | **E:** customercare@auxilo.com | **W:** www.auxilo.com | **CIN No.** U65990MH2016PTC286516

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29th October 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 30th September 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 30th September 2026 certified by M/s. M S K A & Associates LLP, Chartered Accountants, Statutory Auditors of the Company.

We request you to take the same on record.

Thanking you

For Auxilo Finserve Private Limited

Auxilo Finserve Private Limited

Shristi Padia
Company Secretary & Compliance Officer
ACS: 27530

Encl A/a

MSKA & Associates LLP
(Formerly known as M S K A & Associates)
Chartered Accountants

HO
602, Floor 6, Raheja Titanium
Western Express Highway, Geetanjali
Railway Colony, Ram Nagar, Goregaon (E)
Mumbai 400063, INDIA
Tel: +91 22 6974 0200

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. 79,140.64 lakhs of Auxilo Finserve Private Limited as at September 30, 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 mandate letter dated October 28, 2026 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 September 30, 2026 (the "Statement"). The Statement has been prepared by the Company on the basis of the unaudited books of account and other relevant records and documents maintained by the Company as at September 30, 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 31, 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.

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 unaudited books of account and other relevant records and documents maintained by the Company as at September 30, 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. Our examination did not extend to any aspects of legal or propriety nature of the subject matter stated above and other compliances thereof. Nothing contained in this certificate, nor anything said or done in the course of, or in connection with the services that are subject to this certificate, will extend any duty of care that we may have in our capacity of the statutory auditors of any financial statements of the Company.

7. The books and records of the Company as at September 30, 2026 referred to in paragraph 5(a) above have not been subjected to any audit by us.

8. 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.

9. 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.

10. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria mentioned in paragraph 5 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures included the following 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 unaudited books of account and relevant records and documents of the Company as at September 30, 2026;

    c) Traced and agreed the principal amount and the interest of the borrowings outstanding in respect of debt securities as at September 30, 2026 to the unaudited books of account maintained by the Company as at September 30, 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.

Conclusion

11. Based on the procedures performed as referred to in paragraph 10 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 unaudited books of account and other relevant records and documents maintained by the Company as at September 30, 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

Swapnil Kale
Partner
Membership No.: 117812
UDIN: 26117812NGPEYC4733

October 29, 2026
Mumbai

Registered Office: 602, Raheja Titanium, Western Express Highway, Goregaon (East), Mumbai-400063, Maharashtra, India
Tel: +91 22 6974 0200 | LLPIN: ACT-3789
Ahmedabad | Bengaluru | Chandigarh | Chennai | Coimbatore | Goa | Gurugram | Hyderabad | Kochi | Kolkata | Pune www.mska.in

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Annexure-I Statement showing Asset Cover for the listed non-convertible debt securities as at September 30, 2026

(Amount in 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		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				
	Description of asset for which this certificate relate	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 paripassu 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)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	350.81	-	350.81	-	-	-	-	-
Capital Work-in-Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	1,643.28	-	1,643.28	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	798.08	-	798.08	-	-	-	-	-
Intangible Assets Under Development		-	-	No	-	-	175.11	-	175.11	-	-	-	-	-
Investments		-	-	No	-	-		-	-	-	-	-	-	-
Loans	Loan Portfolio	79,141.06	3,93,301.78	No	-	-	43,054.09	-	5,15,496.93	-	79,141.06	-	-	79,141.06
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	434.84	-	434.84	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	50,739.93	-	50,739.93	-	-	-	-	-
Bank balance other than Cash and Cash Equivalents		-	-	No	-	-	8,021.23	-	8,021.23	-	-	-	-	-
Others (Includes Trusts Fees as per DTD)		-	-	No	-	-	4,158.45	-	4,158.45	-	-	-	-	-
Total	-	79,141.06	3,93,301.78	-	-	-	1,09,375.82	-	5,81,818.66	-	79,141.06	-	-	79,141.06
Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities to which this certificate pertains	Listed NCD	79,140.64	-	No	-	-	-735.87	-	78,404.77	-	79,140.64	-	-	79,140.64
Other debt sharing Pari-Passu Charge with above debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Other debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Subordinated Debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Borrowings - Bank & Financial Institutions		-	3,32,723.51	No	-	-	-1,459.97	-	3,31,263.54	-	-	-	-	-
Debt Securities		-	-	No	-	-	-	-	-	-	-	-	-	-
Others - Borrowings		-	9,246.29	No	-	-	11.69	-	9,257.98	-	-	-	-	-
Trade Payables		-	-	No	-	-	969.35	-	969.35	-	-	-	-	-
Lease Liabilities		-	-	No	-	-	1,867.22	-	1,867.22	-	-	-	-	-
Provisions		-	-	No	-	-	632.39	-	632.39	-	-	-	-	-
Others		-	-	No	-	-	3,540.16	-	3,540.16	-	-	-	-	-
Total	-	79,140.64	3,41,969.80	-	-	-	4,824.97	-	4,25,935.41	-	79,140.64	-	-	79,140.64
Cover on Book Value		1.00	1.15											
Cover on Market Value		-	-											

MSKA & ASSOCIATES LLP * Chartered Accountants *

For Auxilo Finserve Private Limited

Authorised Signatory

Auxilo Finserve Private Limited

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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 September 30, 2026:

(Amount in Lakhs)

S.No	ISIN	Private Placement / Public Issue	Facility	Secured / Unsecured	Type of Charge	Issued Amount	Outstanding Amount as on 30-09-2026	Intrest Accrued Up to 30-09-2026	Total as on 30-09-2026 (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	67.13	7,567.13	1.00	7,567.13	7,567.18	1.00
2	INE605Y07148	Private Placement	NCD	Secured	Exclusive Charges	7,500.00	7,500.00	581.79	8,081.79	1.00	8,081.79	8,081.84	1.00
3	INE605Y07155	Private Placement	NCD	Secured	Exclusive Charges	5,000.00	5,000.00	55.60	5,055.60	1.00	5,055.60	5,055.62	1.00
4	INE605Y07163	Private Placement	NCD	Secured	Exclusive Charges	5,000.00	5,000.00	97.82	5,097.82	1.00	5,097.82	5,097.87	1.00
5	INE605Y07171	Private Placement	NCD	Secured	Exclusive Charges	2,500.00	833.33	14.01	847.35	1.00	847.35	847.40	1.00
6	INE605Y07189	Private Placement	NCD	Secured	Exclusive Charges	2,500.00	2,500.00	42.52	2,542.52	1.00	2,542.52	2,542.56	1.00
7	INE605Y07197	Private Placement	NCD	Secured	Exclusive Charges	2,500.00	2,500.00	42.96	2,542.96	1.00	2,542.96	2,542.98	1.00
8	INE605Y07205	Private Placement	NCD	Secured	Exclusive Charges	12,500.00	12,500.00	365.41	12,865.41	1.00	12,865.41	12,865.46	1.00
9	INE605Y07213	Private Placement	NCD	Secured	Exclusive Charges	20,000.00	20,000.00	1,684.88	21,684.88	1.00	21,684.88	21,684.91	1.00
10	INE605Y07221	Private Placement	NCD	Secured	Exclusive Charges	2,500.00	2,500.00	217.12	2,717.12	1.00	2,717.12	2,717.17	1.00
11	INE605Y07239	Private Placement	NCD	Secured	Exclusive Charges	10,000.00	10,000.00	138.05	10,138.05	1.00	10,138.05	10,138.09	1.00
		Total				**77,500.00**	**75,833.33**	**3,307.30**	**79,140.64**		**79,140.64**	**79,141.06**	**1.00**

Note:
Company has maintained required Recovery Expense Fund (REF) for all the Debentures issued as on 30th September 2026.

MSKA & ASSOCIATES LLP * Chartered Accountants *

For Auxilo Finserve Private Limited

Authorised Signatory

Auxilo Finserve Private Limited

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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Annexure-II Compliance with Financial covenants of non-convertible debt securities for September 30, 2026

Lender / Investor Name	Covenant Requirement	Status of Compliance for Sept 30, 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
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	Complied
	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
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
	No Loans exceeding 5% (Five Percent) of Net-worth to any single party and/or guarantees on behalf of third parties	Complied
INE605Y07239	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

MSKA & ASSOCIATES LLP * Silver * Chartered *

Auxilo Finserve Private Limited

For Auxilo Finserve Private Limited

Authorised Signatory

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