

August 12, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001

Subject: Outcome of the Board Meeting

Regulation 52 & 51 read with Part B of Schedule III of the SEBI (Listing Obligations & Disclosure Requirements Regulations), 2015 ("Listing Regulations") as amended from time to time.

Dear Sir/Madam

In continuation to our intimations dated August 05, 2026, and July 24, 2026, we inform you that the Board of Directors of OXYZO Financial Services Limited ("**the Company**"), at its meeting held today i.e. **Wednesday, August 12, 2026**, *inter-alia* considered and approved the following:

1. The un-audited financial results of the Company for the quarter ended June 30, 2026, prepared pursuant to the provisions of Regulation 52 of SEBI listing Regulations along with the Limited Review Report issued by M/s Lodha & Co LLP, Statutory Auditors of the Company;
2. The appointment of Ms. Ruchi Kalra (DIN: 03103474) as the Chief Executive Officer of the Company in addition to her present position as Whole-time Director and Chief Financial Officer of the Company w.e.f. August 12, 2026. The Brief Profile about Ms. Ruchi Kalra is enclosed herewith.
3. Took on record the resignation of Mr. Saurabh Bharadwaj, as the Head of Internal Audit of the Company. The required information about Mr. Saurabh Bharadwaj is enclosed herewith.
4. The Notice of 02nd Extra-Ordinary General Meeting of the Company ("EGM Notice") for the financial year 2026-2027 in accordance, with the relevant circulars issued by Ministry of Corporate Affairs and Securities and Exchange Board of India.

Following documents are enclosed herewith:

- a) A copy of un-audited financial results of the Company for the quarter ended on June 30, 2026, together with the disclosures in accordance with Regulation 52(4) and 54(3) of the Listing Regulations of the Listing Regulations with respect to Limited Review Report issued by M/s Lodha & Co LLP, Statutory Auditors of the Company on the aforesaid financial results.
- b) Disclosure in accordance with Regulation 52(7) and 52(7A) of the Listing Regulations regarding a Nil statement for utilization of issue proceeds of non-convertible securities and a Nil statement for material deviation in the use of proceeds for the quarter ended June 30, 2026.
- c) Independent Auditor's certificate on security cover as of June 30, 2026, pursuant to regulation 54 of the Listing Regulations and SEBI Master Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025.
- d) Certificate from CFO on use of proceeds from issue of commercial papers.



 **Contact:** +91-7353013499
 **Email:** getsupport@oxyzo.in
 **Website:** www.oxyzo.in

e) Brief profile of Ms. Ruchi Kalra (DIN: 03103474).

f) Letter of resignation from Mr. Saurabh Bharadwaj along with the required information.

The Meeting of the Board of Directors commenced at 12:00 P.M. and concluded at 03:05 P.M.

This intimation shall be made available on the website of the Company viz. www.oxyzo.in

We request you to kindly take the above information on record.

Thanking You,

Yours Faithfully,

For OXYZO Financial Services Limited

PINKI JHA
Digitally signed by PINKI
JHA
Date: 2026.08.12 15:16:09
+05'30'

Pinki Jha
Company Secretary & Compliance Officer
M. No.: F10683

Encl: a/a

**Independent Auditor's Review Report on Quarterly Unaudited Standalone Financial Results of the
Company pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure
Requirements) Regulations, 2015, as amended**

To
The Board of Directors of
OXYZO Financial Services Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of OXYZO Financial Services Limited ("the Company") for the quarter ended June 30, 2026 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").
2. This Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS-34), "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review 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 of material misstatement. A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement , prepared in all material respects in accordance with the Ind AS-34 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognised accounting practices and policies generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Lodha & Co LLP
Chartered Accountants
Firm's Registration No. 301051E/E300284

Gaurav Lodha

(Gaurav Lodha)

Partner

M. No. 507462

UDIN: 26507462 YMIQUS0141

Place: New Delhi

Date: 12/08/2026



OXYZO Financial Services Limited

Registered office: Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016

Tel. No: 011-47640758, Website: www.oxyzo.in

CIN: U65929DL2016PLC306174

Statement of standalone financial results for the quarter ended 30 June 2026
(All amounts in ₹ lakhs, unless otherwise stated)

Particulars	30 June 2026 (Reviewed)	Quarter ended 31 March 2026 (Reviewed)	30 June 2025 (Reviewed) (Restated)	Year ended 31 March 2026 (Audited)
1 Revenue from operations				
(i) Interest income	42,143.53	38,074.36	32,015.17	1,39,144.71
(ii) Fee and commission income	734.99	667.45	1,208.63	3,309.78
(iii) Net gain on fair value changes	67.10	287.33	700.38	1,382.24
Total Revenue from operations	42,945.62	39,029.14	33,924.18	1,43,836.73
2 Other income	52.08	183.05	5.30	190.48
3 Total Income (1+2)	42,997.70	39,212.19	33,929.48	1,44,027.21
4 Expenses				
(i) Finance costs	18,402.11	16,672.00	14,115.86	59,656.49
(ii) Net loss on derecognition of financial instruments under amortised cost category	303.60	1,486.37	983.44	2,499.78
(iii) Impairment on financial instruments	2,979.61	(369.09)	1,788.91	6,827.74
(iv) Employees benefit expenses	4,447.89	4,171.18	2,980.22	14,326.79
(v) Depreciation, amortisation and impairment expense	200.18	191.19	117.00	613.58
(vi) Other expenses	3,179.08	4,266.83	2,102.92	11,391.25
Total expenses	29,512.47	26,418.48	22,088.35	95,315.63
5 Profit before tax (3-4)	13,485.23	12,793.71	11,841.13	48,711.58
6 Tax expense				
Current tax	3,644.88	3,551.82	2,814.45	13,151.55
Deferred tax charge/ (credit)	(110.12)	(255.30)	227.90	(677.59)
	3,534.76	3,296.52	3,042.35	12,473.96
7 Profit for the period/ year (5-6)	9,950.47	9,497.19	8,798.78	36,237.62
8 Other comprehensive income/ (loss), net of tax				
(a) Items that will not be reclassified to profit or loss				
Remeasurement (loss)/ gain on defined benefit plans	49.75	326.05	(38.34)	211.03
Income tax credit/ (charge) on above	(12.52)	(82.06)	9.65	(53.11)
Sub total (a)	37.23	243.99	(28.69)	157.92
(b) Items that will be reclassified to profit or loss				
Derivative instruments in Cash flow hedge relationship	8.42	51.10	(5.54)	82.84
Income tax credit/ (charge) on above	(2.12)	(12.86)	1.39	(20.85)
Fair Value gain/(loss) on financial assets designated at fair value through Other Comprehensive income	688.96	-	-	-
Income tax credit/ (charge) on above	(173.40)	-	-	-
Sub total (b)	521.86	38.24	(4.15)	61.99
Total other comprehensive income/ (loss), net of tax (a+b)	559.09	282.23	(32.84)	219.91
9 Total comprehensive income for the period/ year (7+8)	10,509.56	9,779.42	8,765.94	36,457.53
10 Earnings per share (nominal value of share Rs. 10 each):#				
Basic (in ₹)	14.36	13.73	12.86	52.39
Diluted (in ₹)	13.42	12.80	12.07	49.11

not annualised for the quarter ended



OXYZO Financial Services Limited

Annexure I :

Additional Information required to be submitted in terms of Regulation 52(4) and 54(2) of SEBI Listing Obligations and Disclosure Requirements Regulations, 2015
(All amounts in ₹ lakhs, unless otherwise stated)**1) Ratios:**

Sr. No	Ratio	Computation	Quarter ended
			30 June 2026 (Reviewed)
1	Debt equity ratio (No. of Times)	(Debt Securities + Borrowings (other than Debt Securities)) / (Equity Share Capital + Other Equity)	2.46
2	Outstanding redeemable preference shares (Nos. in Lakhs)	(Refer Note 2)	-
3	Outstanding redeemable preference shares (Values)	(Refer Note 2)	-
4	Net worth	Equity Share Capital + Other Equity	3,44,574.28
5	Net profit after tax		9,950.47
6	Earnings per share (not annualised)		
	a. Basic (in ₹)		14.36
	b. Diluted (in ₹)		13.42
7	Total debts to total assets (%)	(Debt Securities + Borrowings (other than Debt Securities)) / Total Assets	70.21
8	Net profit margin (%)	Profit after Tax/ Revenue from Operations	23.17
9	CRAR (Tier I+II)	Total Net owned funds / Adjusted value of funded risk assets on balance sheet items	28.88
10	Gross Non Performing Assets (%)	Gross NPA/ Gross Loans	0.74
11	Net Non Performing Assets (%)	Net NPA/ (Gross Loans- Impairment loss allowance on Gross NPA assets)	0.28
12	Provision Coverage Ratio (%)	Impairment loss allowance on Gross NPA/Gross NPA	62.47
13	Liquidity coverage ratio (%)	(LCR)-(High-Quality Liquid Assets (HQLAs))/Total Net Cash Outflow over the next 30 calendar days	159.03
14	Asset Cover Ratio (No. of Times)	((Assets - Intangible Assets)-(Current Liabilities - Short-term Debt))/Total Debt.	1.21

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

- 2) The Company does not have any non- convertible redeemable preference shares/ non- convertible preference shares/ redeemable preference shares except optionally convertible preference shares.



OXYZO Financial Services Limited

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Notes forming part of standalone financial results for the quarter ended 30 June 2026

- 1 Oxyzo Financial Services Limited ("the Company") is a Non-Banking Financial Company - Middle Layer ('NBFC-ML'), registered with the Reserve Bank of India ('the RBI') vide certificate no N-14.03380 dated 18 October 2017 and amended certificate dated 30 August 2024.
- 2 The above standalone financial results ('the statement') for the quarter ended 30 June 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors in their respective meeting held on 12 August 2026. The statement is being filed with BSE Limited ("BSE") and is also available on the Company's website www.oxyzo.in, in compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').
- 3 These standalone financial results have been prepared in accordance with applicable Indian Accounting Standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015, and as specified under section 133 of the Companies Act 2013.
- 4 Information as required by Regulation 52 (4) of the SEBI Listing Regulations is as per 'Annexure I' attached.
- 5 Disclosures pursuant to RBI Notification - RBI/DOR/2025-26/359 DOR.ACC. REC. No.278/21 .04.018/2025-26, 'Master Direction - Reserve Bank of India (Non Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025' read with RBI/DOR/2025-26/352 DOR.STR.REC.271/21 .04.048/2025-26, 'Master Direction - Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025' dated 28 November 2025.

(a)(i) The Company has not transferred or acquired any loans not in default during the quarter ended 30 June 2026.

(b) The Company has not acquired any stressed loans during the quarter ended 30 June 2026. However, the Company had sold loans which were under default during the quarter ended 30 June 2026; Disclosures in connection with the sale of such assets as per the requirements of the aforementioned circular is as below:

Particulars	To Permitted Transferee	
	NPA	SMA
No. of accounts	1	-
Aggregate principal outstanding of loans transferred (in lakhs)	1,306.95	-
Weighted average residual tenor of the loans transferred (years)	-	-
Net book value of loans transferred (at the time of transfer) (in lakhs)	980.00	-
Aggregate consideration (in lakhs)	980.00	-
Additional consideration realised in respect of accounts transferred in earlier years (in lakhs)	-	-

(c) Details of rating of security receipts outstanding as on 30 June 2026 are given below :

Particulars	Rating Agencies	Rating	Amount (in lakhs)
CFMARC TRUST - 219 Security Receipts	Not Rated ^	Not Rated ^	1422.86

(Provisions held against SR as at 30 June 2026 is Rs. 488.88 lakhs)

^ Loans transferred to ARC during the quarter ended March 2026 and hence this pool is not yet rated and in process of obtaining rating.

- 6 Disclosures on Co-lending arrangement pursuant to Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025. Notification no. RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28 November 2025.

S No	Item Description	As at 30 June 2026
1	Quantum of CLAs :	
	(i) Number of CLA partners (No.)	3
	(ii) Number of outstanding cases (No.)	3,14,525
	(iii) Amount of Gross Outstanding (in lakhs)	75,534.30
2	Weighted average rate of interest (%)	26.53%
3	Fees paid (in lakhs) during the quarter	1,610.23
4	Broad sectors in which CLA was made	Retail Loans
5	Performance of loans under CLA :	
	(i) Standard loans (in lakhs)	75,534
	(ii) Non-Performing Loans (in lakhs)	-
6	Details related to default loss guarantee (if any)	FLDG-FD



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Notes forming part of standalone financial results for the quarter ended 30 June 2026

- 7 Movement in Cash flow hedge pertains to recognition of exchange difference on External Commercial Borrowing (ECB) in accordance with Ind AS 109 and MTM on cross currency swap. During the quarter ended 30 June 2026, both the External Commercial Borrowing (ECB) and the related cross-currency swap matured, and the cumulative balance in the Cash Flow Hedge Reserve has been reclassified in accordance with the requirements of Ind AS 109.
- 8 The Company is engaged primarily in the business of financing and all its operations are in India only. Accordingly, there is no separate reportable segment as per Ind AS 108 on 'Operating Segments'.
- 9 As per Regulation 54(2) of the SEBI Listing Regulations, all secured non-convertible debentures ("NCDs") issued by the Company are secured by way of an exclusive charge on identified loan receivables/loan assets and pursuant to the terms of respective information documents. As at 30 June 2026, the Company has maintained sufficient asset cover as stated in the respective information memorandum towards the principal amount and interest accrued thereon.
- 10 The figures for the quarter ended 31 March 2026 are the balancing figures between audited figures in respect of the full financial year and the restated year to date figures up to the end of third quarter of the previous financial year.
- 11 During the quarter ended 30 June 2026, the Company has allotted 3,500 units (previous quarter 30,000 units) of Non-Convertible Debentures amounting to ₹ 3,500 lakhs (previous quarter ₹ 30,000 Lakhs) on private placement basis which are listed on BSE.
- 12 On May 19, 2026 the Board of the Company has approved the acquisition of 100% shareholding of Goldenpi Technologies Private Limited ("GTPL") pursuant to the Share Purchase and Share Swap Agreements executed with the existing shareholders of GTPL. Upon completion of the transaction, GTPL has become subsidiary (99.13%) of the company and Goldenpi Securities Private Limited ("GSPL"), being a wholly owned subsidiary of GTPL, became an indirect subsidiary of the Company.
- 13 The Board of Directors of the Company, at its meeting held on April 20, 2026, approved the Scheme of Fast Track Merger between Oxyzo Financial Services Limited and its wholly owned subsidiary, Ziel Financial Technologies Private Limited. Pursuant thereto, the Scheme was filed with the Registrar of Companies ("ROC") on May 08, 2026 for statutory comments and requisite regulatory submissions have subsequently been made with the concerned authorities. The matter is currently under process and pending requisite regulatory approvals.
- 14 Pursuant to the approval of the Scheme of arrangement ("Scheme") amongst Oxyzo Financial Services Limited (the Amalgamated Company/Holding Company), Zfirst Technologies Private Limited (the Amalgamating Company/Subsidiary Company) and Ziel Financial Technologies Private Limited (the Transferee Company/Wholly Owned Subsidiary Company) and their respective shareholders, by Hon'ble NCLT, vide its order dated 13 February 2026 and effective from 7 March 2026, the effect of the Scheme has been given and accordingly the figures for the quarter ended 30 June 2025 have been restated.
- 15 Pursuant to the updated business model policy for managing financial assets, the Company has reclassified certain non convertible debentures (NCDs) from the amortised cost measurement category to the Fair Value Through Other Comprehensive Income (FVOCI) measurement category in accordance with Ind AS 109, financial Instruments. These NCDs are presented under Credit Substitutes within Loans and Advances and Investments in debt securities within Investments in the Balance Sheet. Consequently, a fair value gain on ₹ 688.96 lakhs arising from this reclassification has been recognised in other comprehensive income during the current quarter.
- 16 Previous period/year figures have been regrouped/reclassified/restated, wherever found necessary, to confirm to current period/year classification.

**For and on behalf of the Board of Directors of
OXYZO Financial Services Limited**


Ruchi Kalra
Whole time Director and Chief Financial Officer
(DIN: 03103474)



Place: Gurugram

Date : 12 August 2026

To
The Board of Directors
OXYZO Financial Services Limited
Shop no. G-22C (UGF) D-1 (K-84)
Green Park Main, South Delhi
New Delhi 110016

Sub: Independent Auditor's Certification on Security coverage and financial covenants pursuant to Regulation 54 read with regulation 56(1)(d) of the Security and Exchange Board of India ('SEBI') Listing Obligations and Disclosure Requirements ('LODR') Regulations, 2015 (as amended) in respect of listed Secured, Redeemable, Non-Convertible Debenture (NCDs), issued by OXYZO Financial Services Limited, as at June 30, 2026.

1. We, Lodha & Co. LLP, Chartered Accountants, Statutory auditors of OXYZO Financial Services Limited (CIN: U65929DL2016PLC306174) ('the Company') having registered office at Shop no. G-22C (UGF) D-1 (K-84) Green Park Main, South Delhi New Delhi 110016 have issued this certificate in accordance with the terms of our engagement letter dated August 03, 2026 with the Company.
2. The management of the Company has prepared and compiled the accompanying Statement -1 (hereinafter referred to as 'Statement') on calculation of security coverage ratio and financial covenants as per the unaudited books of account and other relevant records and documents maintained by the Company as at 30th June 2026 ("the unaudited books of account") and the terms of Debenture Trust Deeds (as stated below). We have been requested by the management of the Company to examine and issue a certificate with respect to the details of book value of loan receivables, security coverage and maintenance and compliance of the financial covenants on the basis of unaudited books of account and other relevant records and documents maintained by the Company as at 30th June 2026 and as per the terms of Debenture Trust Deeds (hereinafter referred as "the Deeds") between Company and IDBI Trusteeship Services Limited, dated March 13, 2024, March 21, 2024, November 6, 2024, February 17, 2025, March 18, 2025, March 26, 2025, April 16, 2025, June 12, 2025, July 23, 2025, September 25, 2025, September 29, 2025, December 23, 2025, December 29, 2025, March 12, 2026, March 26, 2026 and June 23, 2026 respectively, in respect of the NCDs (herein after referred to as 'debt securities') issued in compliance with the Regulation 54 read with regulation 56(1)(d) of the Security and Exchange Board of India ('SEBI') Listing Obligations and Disclosure Requirements ('LODR') Regulations, 2015 (as amended) and Master Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117, dated 13 August 2025 (herein after cumulatively referred as "the Regulations"). We have initialled the accompanying Statements for the purpose of identification purposes only. The accompanying statements contains details of book value of loans receivables, security cover and covenants as at June 30, 2026 in respect of below stated debt securities: -



(Rs in lakhs)

S.No.	ISIN	Facility	Amount Outstanding (Including accrued interest) As on 30-06-2026
1.	INE04VS07339	2,400 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having original face value of Rs. 1 Lakh each (partially redeemed)	962.31
2.	INE04VS07321	2,500 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	2,573.23
3.	INE04VS07354	5,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	5,300.33
4.	INE04VS07362	1,00,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 10 thousand each	10,032.10
5.	INE04VS07370	25,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	25,694.52
6.	INE04VS07396 INE04VS07412 INE04VS07404 INE04VS07388	28,300 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each (Face Value of INE04VS07396, INE04VS07412 and INE04VS07388 are partially redeemed)	19,632.89
7.	INE04VS07438 INE04VS07420	11,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value	11,051.83



		of Rs. 1 Lakh each	
8.	INE04VS07453	10,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	10,013.29
9.	INE04VS07461	5,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	5,001.34
10.	INE04VS07446	2,500 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	2,731.90
11.	INE04VS07479	7,500 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	7,514.14
12.	INE04VS07487	10,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	10,503.62
13.	INE04VS07495	20,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	20,596.71
14.	INE04VS07503	5,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	5,020.60
15.	INE04VS07511	5,000 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	5,124.85
16.	INE04VS07529	3500 nos. of Secured, Redeemable, Non-Convertible Debenture ("NCD") having face value of Rs. 1 Lakh each	3,506.61



Managements' Responsibility for the Statement

3. The preparation of the accompanying Statement is the responsibility of the management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes collecting, collating and validating data and presentation thereof. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.
4. The Management of the Company is also responsible for providing all the relevant information to the Debenture Trustees, and for complying with the provisions of SEBI Regulations and as prescribed in the Debenture Trust Deeds, as amended for maintenance of Security Coverage ratio including, amongst others, maintenance and compliance of financial covenants as well as other non-financial covenants as per the respective Debenture Trust Deeds, in respect of the debt securities.
5. The Management is also responsible for preparing and furnishing the financial and other relevant information contained in the said statement which are annexed to this Certificate.

Auditor's Responsibility

6. Pursuant to the requirements of the Regulations as stated in para 2 above, our responsibility for the purpose of this certificate is to provide a reasonable assurance on whether the book value of assets of the Company that forms part of calculation of security coverage ratio contained in the Statement have been accurately extracted from the unaudited books of accounts of the Company and other relevant records and documents maintained by the Company as at June 30, 2026, and whether the Company has complied with financial covenants of the debt securities. This did not include the evaluation of adherence by the Company with terms of the Deeds and the SEBI Regulations.
7. We have performed the following procedures in relation to the Statement:
 - a) Obtained and read the Statement Compiled by the Management from the unaudited books of account for the period ended June 30, 2026;
 - b) Verified, that the information contained in the Statement have been accurately extracted and ascertained from the unaudited books of accounts of the Company as at and for the period ended June 30, 2026 and other relevant records and documents maintained by the Company, in the normal course of its business;
 - c) Verified and examined the arithmetical and clerical accuracy of the information included in the Statement;
 - d) Reviewed the terms of the Deeds, as stated in para 2 above to understand the terms related to security cover, nature of charge (viz. exclusive charge) on loans receivables of the Company and covenants;
 - e) Obtained Register of Charges kept by the Company as per the requirements of the Companies Act, 2013 to understand the composition of charges already created on assets of the company and the Form CHG-9 filed by the Company with the Registrar of Companies ('ROC') w.r.t NCDs;
 - f) For the purpose of this certificate for verifying security coverage, we have relied on the management for list of receivables (which are exclusively charged to NCD's as mentioned in Para 2 above and not hypothecated to any other lender) which has been provided to us by the management of the Company. We have not performed any additional procedures for the purpose of verification of receivables except as stated in this para.



- g) Made necessary inquiries with the management and obtained necessary representations in respect of matters relating to the Statement;
- h) Read the terms relating to financial covenants of the NCDs in relation to securities mentioned at para 2. With respect to other non-financial Covenants, the management has represented and confirmed that the Company has complied with all the other covenants (including affirmative, informative, reporting and negative covenants) as prescribed in the respective Deeds, as at 30th June 2026. We have relied on the same and have not performed any independent procedure in this regard; and
- i) Obtained from the management, a list of applicable other non-financial Covenants extracted from the respective deeds. Management has confirmed that such covenants are extracted from the respective Deeds for all listed debt securities outstanding at 30th June 2026. Against each of the applicable covenants, obtained the status of compliance with such covenants as at 30th June 2026 from management.

- 8. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ("Guidance Note") issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
- 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.

Opinion

- 10. Based on the procedures performed as referred to in paragraph 7 above and according to the information and explanation provided to us by the management of the company, we certify that the Security Coverage Ratio in respect of NCDs, calculated based on book value of the loans receivables of the Company contained in the Statement has been maintained in accordance with respective deeds in respect of listed NCDs, and that the financial covenants of the NCDs are in compliance with the respective Deeds. Further, we have relied on the management representation with respect to other non-financial covenants for the NCDs, as stated in para 7 (g), (h) and (i) above.
- 11. Our work was performed solely to assist you in meeting your requirements to comply the requirements as mentioned in paragraph 2 above. Our obligations in respect of this certificate are entirely separate from and our responsibility and liability are in no way changed by any other role we may have (or may have had) as the statutory auditors of the Company or otherwise. Nothing in this certificate nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company.

Restriction on Use

- 12. This certificate is addressed and provided to the Board of Directors of the Company solely for the purpose of onward submission with the IDBI Trusteeship Services Limited of the NCDs and Stock Exchange. It should not be used by any other person or for any other purpose. This certificate relates only to the Statement specified above and does not extend to any financial or other information of the Company. 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 certificate is shown or into whose hands it may come



without our prior consent in writing. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

For Lodha & Co LLP

Chartered Accountants

Firm's Registration No. 301051E/E300284

Lodha

(Gaurav Lodha)

Partner

Membership No.: 507462

UDIN: 26507462PYMMXK5620

Place: New Delhi

Date: 12/08/2026



Statement for Security Cover for the listed non-convertible debt securities as at 30 June 2026

Statement 1

(Rs. in Lakhs)

Column A	Column B	Column C (1)	Column D (2)	Column E (3)	Column F (4)	Column G (5)	Column H (6)	Column I (7)	Column J	Column K (Total C to J)	Column L	Column M	Column N (8)	Column O (9)	Column P (10)
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	Debt not backed by any assets offered	Eliminate on (amount in negative)		Related to only those items covered by this certificate				
		Debt for which this certificate being issued		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 viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=L+M+N+O)
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment							577.56			577.56					
Capital Work-in- Progress							-			-					
Right of Use Assets							2,344.78			2,344.78					
Goodwill							-			-					
Intangible Assets							1,103.44			1,103.44					
Intangible Assets under Development							81.32			81.32					
Investments							68,333.82			68,333.82					
Loans	Loans / advances given	1,60,392.64	7,90,311.64				1,35,586.00		NA	10,86,290.28	NA	1,60,392.64	NA	NA	1,60,392.64
Inventories							-			-					
Trade Receivables							-			-					
Cash and Cash Equivalents							10,641.54			10,641.54					
Bank Balances other than Cash and Cash Equivalents		-	28,349.31				1,073.21			29,422.52					
Others							7,357.46			7,357.46					
Total		1,60,392.64	8,18,660.95	-	-	-	2,27,099.13			12,06,152.72					
LIABILITIES															
Debt securities to which this certificate pertains	Secured Non-convertible debentures + Interest accrued thereon	1,45,260.29	-	No	-					1,45,260.29					
Other debt sharing pari-passu charge with above debt							-			-					
Other Debt							-			-					
Subordinated debt							-			-					
Borrowings	Borrowings other than debt securities + Interest accrued thereon	not to be filled	6,92,213.98	No	-		-			6,92,213.98					
Bank							-			-					
Debt Securities							-	9,379.28		9,379.28					
Other Payable							-	1,147.59		1,147.59					
Trade payables							-	817.59		817.59					
Lease Liabilities							-	2,437.03		2,437.03					
Provisions							-	690.46		690.46					
Others							-	9,618.21		9,618.21					
Total		1,45,260.29	6,92,213.98	-	-	-	24,090.16			8,61,564.43					
Cover on Book Value		1.10													
Cover on Market Value															
	Exclusive Security Cover Ratio	1.10			Pari-Passu Security Cover Ratio	NIL									

Notes:-

(1) Standard loan assets (as per the RBI Norms) are considered as security at loan ID level for NCDs.

(2) Above security cover certificate is issued on consolidated basis for NCDs having ISIN (INE04V507529, INE04V507503, INE04V507511, INE04V507495, INE04V507487, INE04V507479, INE04V507461, INE04V507453, INE04V507446, INE04V507420, INE04V507438, INE04V507370, INE04V507412, INE04V507404, INE04V507396, INE04V507388, INE04V507362, INE04V507354, INE04V507339, INE04V507321).

(3) Compliance of all the covenants of the trust deed in respect of the listed Secured, Redeemable, Non-Convertible Debentures ("NCDs") - We confirm that the Company has complied with the financial and other non financial covenants as mentioned in the respective debenture trust deeds of the outstanding NCDs as at 30 June 2026.

(4) Figures of loans/advances given and debt securities, in column 'C' & 'D', are excluding ECU/Ind AS adjustments.

(5) Market value of the assets is not applicable, since the loan assets themselves have been offered as security.





Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

August 12, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001

Subject: Disclosure in pursuant to the Regulation 52(7) & 52(7A) Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") as amended from time to time

Dear Sir/Madam

Pursuant to the provisions of Regulation 52(7) & 52(7A) of Listing Regulations SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-I/P/CIR/2025/0000000103 dated July 11, 2025, (as amended time to time), the company hereby undertakes and confirm that all the proceeds of the following Listed Non-Convertible Debentures are being duly utilized in accordance with the specified object or purpose as mentioned in their respective Term Sheet and Information documents (GID/KID) and there is no deviation/variation in the utilization of the issue proceeds:

S. No.	Name of the Issuer	ISIN	Mode of Fund Raising (Public Issues/ Private placement)	Type of instrument	Date of raising funds (Date of Allotment)	Amount Raised (in Cr)	Funds utilized (in Cr)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks, if any
1)	OXYZO Financial Services Limited	INE04VS07529	Private Placement	NCD	June 24, 2026	35 Cr.	35 Cr.	No	NA	NA

B. Statement of deviation/variation in use of Issue proceeds: Not Applicable

Name of listed Entity	OXYZO Financial Services Limited
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Securities
Date of Raising Funds	As mentioned above
Amount Raised	As mentioned above
Report filed for quarter ended	June 30, 2026
Is there a Deviation / Variation in use of funds raised?	No

Oxyzo OxyV Z-First

OXYZO Financial Services Limited
Corp. Office: 1st Floor, Tower A, Global Business Park,
Gurugram- 122002

Regd. Office: Shop No. G-22/10 (UGF) D-1
(K-84), Green Park Main, New Delhi - 110016

CIN: U65929DL2016PLC306174





Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review/ board of directors (in case there is no audit committee)	Not Applicable
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table:	Not Applicable

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

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

Kindly take the above on record.

Thanking You,

For OXYZO Financial Services Limited


12/08/2026

Pinki Jha
Company Secretary & Compliance officer
M. No. F10683

Oxyzo OxyV Z-First

OXYZO Financial Services Limited
Corp. Office: 1st Floor, Tower A, Global Business Park,
Gurugram- 122002

Regd. Office: Shop No. G-22 C (UGF) D-1
(K-84), Green Park Main, New Delhi - 110016

CIN: U65929DL2016PLC306174



 **Contact:** +91-7353013499
 **Email:** getsupport@oxyzo.in
 **Website:** www.oxyzo.in

August 12, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001

Sub: Certificate from CFO on the use of proceeds from the issue of commercial papers for the quarter ended June 30, 2026

Pursuant to SEBI Master Circular No. SEBI/HO/DDHS/DDHSPoD/P/CIR/2025/0000000137 dated October 15, 2025 (“Circular”) (as amended), the Company hereby confirms that the proceeds from issue of commercial papers, raised during the quarter ended June 30, 2026, and which are listed, are used for the purpose as disclosed in the Disclosure Document of respective issues.

It is further confirmed that the Company has adhered to other listing conditions with regard to the CP as specified in the Circular.

We request you to kindly take the above information on your record.

Thanking You,
For OXYZO Financial Services Limited


Ruchi Kalra

Whole-time Director & Chief Financial Officer
DIN: 03103474

Oxyzo | OxyV | Z-First

OXYZO Financial Services Limited
Corp. Office: 1st Floor, Tower A, Global Business Park,
Gurugram- 122002

Regd. Office: Shop No. G-22 C (UGF) D-1
(K-84), Green Park Main, New Delhi – 110016

CIN: U65929DL2016PLC306174

Brief Profile of Ms. Ruchi Kalra (DIN: 03103474) and Required Information about Mr. Saurabh Bharadwaj;

Sr. No.	Particulars	Ms. Ruchi Kalra	Mr. Saurabh Bharadwaj
1.	reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Appointment of Ms. Ruchi Kalra (DIN: 03103474) as the Chief Executive Officer of the Company.	Resignation of Mr. Saurabh Bharadwaj as the Head of Internal Auditor of the Company.
2.	date of appointment/re-appointment/cessation (as applicable & term of appointment/re-appointment)	Appointment is effective from August 12, 2026. And term of appointment is as mutually decided between Ms. Kalra and Board of Directors.	Cessation is effective from August 07, 2026.
3.	brief profile (in case of appointment)	Ms. Ruchi Kalra leads the entire efforts towards finance control, Accounts and audit, Compliance – Legal and Secretarial and capital management for optimal utilization. Ruchi has worked with numerous Banks and NBFCs on turnaround projects in the past as she led the Retail and SME banking service practice for Mckinsey in India. Ms. Ruchi Kalra has been associated with the Company in an executive capacity and possesses the requisite qualifications, experience, competence and leadership necessary for discharging the responsibilities of the Chief Executive Officer.	NA
4.	disclosure of relationships between directors (in case of appointment of a director)	Ms. Ruchi Kalra is related to Mr. Asish Mohapatra (DIN: 06666246), Director of the Company.	NA

For OXYZO Financial Services Limited

Digitally signed by
PINKI JHA
 Date: 2026.08.12
 15:16:37 +05'30'

Pinki Jha
Company Secretary and Compliance Officer
M. No.: F10683

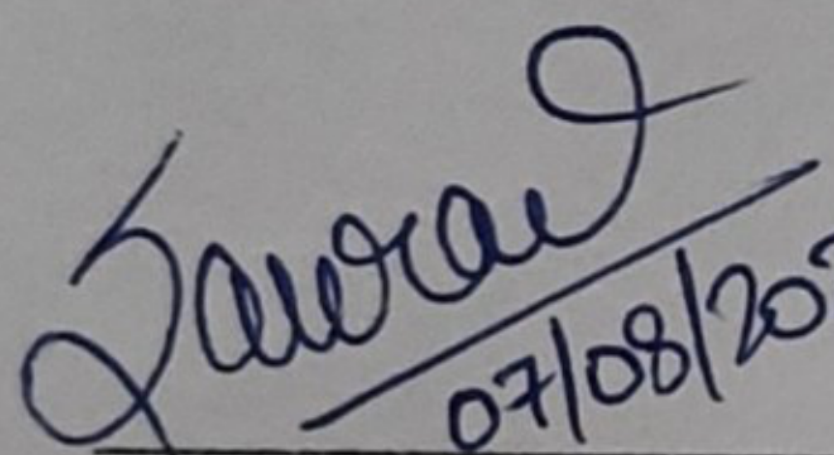
To,
Board of Directors
Oxyzo Financial Services Limited

Dear Board,

I was appointed as the Head of Internal Audit of OXYZO Financial Services Limited ("Company") with effect from May 23, 2023.

After careful consideration, I hereby tender my resignation from the position Head of Internal Audit, effective from close of business hours on August 07, 2026, as I have decided to pursue a new professional opportunity aligned with my long-term career aspirations and future growth.

I request you to take note of my resignation and also take this opportunity to thank the board and management for the support and cooperation extended to me during my tenure.


07/08/2026.

Regards,
Saurabh Bharadwaj

