October 17, 2025

**BSE Limited**
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai 400001.

Dear Sir/Madam,

**Sub.: Quarterly Compliance Report on Corporate Governance for the quarter ended September 30, 2025, under Regulation 62Q of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 62Q of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Corporate Governance Report for the quarter ended September 30, 2025.

This intimation will also be available on the website of the Company at https://credila.com/about/investor-relation.html

We request you to take the same on record.

Thanking you.

Yours Faithfully,
For **Credila Financial Services Limited**
*(Formerly known as HDFC Credila Financial Services Limited)*

KARISHMA PRANAV JHAVERI
Digitally signed by KARISHMA PRANAV JHAVERI
Date: 2025.10.17 18:48:54 +05'30'

**Karishma Jhaveri**
**Company Secretary & Compliance Officer**

**Encl:** As above

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## General information about company

| | |
|---|---|
| Scrip code | 958821 |
| NSE Symbol | NA |
| MSEI Symbol | NOT LISTED |
| ISIN | |
| Name of the entity | CREDILA FINANCIAL SERVICES LIMITED |
| Date of start of financial year | 01-04-2025 |
| Date of end of financial year | 31-03-2026 |
| Reporting Quarter | Half Yearly |
| Date of Report | 30-09-2025 |
| Risk management committee | Applicable |
| Market Capitalisation as per immediate previous Financial Year | Any other |

Enter the quarter ended date only

# Annexure I

## Annexure I to be submitted by listed entity on quarterly basis

### I. Composition of Board of Directors

| | |
|---|---|
| Disclosure of notes on composition of board of directors explanatory | Add Notes |
| Whether the listed entity has a Regular Chairperson | Yes |
| Whether Chairperson is related to MD or CEO | No |

Disqualification of Directors under section 164 of the Companies Act, 2013

Add Delete

| Sr | Title (Mr / Ms) | Name of the Director | PAN | DIN | Category 1 of directors | Category 2 of directors | Category 3 of directors | Date of Birth | Whether the director is disqualified? | Start Date of disqualification | End Date of disqualification | Details of disqualification | Current status |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Mr | Damodarannair Sundaram | A********P | 00016304 | Non-Executive - Independent Director | Chairperson | | 16-04-1953 | No | | | | Active |
| 2 | Mr | V. Srinivasa Rangan | A********A | 00030248 | Non-Executive - Nominee Director | Not Applicable | | 13-02-1960 | No | | | | Active |
| 3 | Mr | Arijit Sanyal | A********K | 08386684 | Executive Director | Not Applicable | CEO-MD | 30-01-1977 | No | | | | Active |
| 4 | Mr | Jimmy Lachmandas Mahtani | A********Q | 00996110 | Non-Executive - Nominee Director | Not Applicable | | 27-10-1976 | No | | | | Active |
| 5 | Mr | Ashish Agrawal | A********P | 00163344 | Non-Executive - Nominee Director | Not Applicable | | 22-03-1973 | No | | | | Active |
| 6 | Mr | Rajnish Kumar | A********M | 05328267 | Non-Executive - Nominee Director | Not Applicable | | 14-01-1958 | No | | | | Active |
| 7 | Mr | Abhijit Sen | A********D | 00002593 | Non-Executive - Independent Director | Not Applicable | | 17-11-1950 | No | | | | Active |
| 8 | Mr | Bharat Shah | A********K | 00136969 | Non-Executive - Independent Director | Not Applicable | | 18-02-1947 | No | | | | Active |
| 9 | Ms | Anuranjita Kumar | A********B | 05283847 | Non-Executive - Independent Director | Not Applicable | | 02-11-1971 | No | | | | Active |
| 10 | Mr | Satish Pillai | A********A | 03511106 | Non-Executive - Non Independent Director | Not Applicable | | 28-04-1971 | No | | | | Active |
| 11 | Mr | Seung Hyo Han | B********K | 10686686 | Non-Executive - Non Independent Director | Not Applicable | | 01-04-1976 | No | | | | Active |
| 12 | Mr | Ankit Singhal | B********D | 09776472 | Non-Executive - Nominee Director | Not Applicable | | 01-01-1985 | No | | | | Active |

| Sr | Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations] | Date of passing special resolution | Initial Date of appointment | Date of Re-appointment | Date of cessation | Tenure of director (in months) | No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations) | No of Independent Directorship in listed entities including this listed entity [with reference to proviso to regulation 17A(1) & 17A(2)] | Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations) | No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations) | Reason for Cessation | Notes for not providing PAN | Notes for not providing DIN |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | NA | | 20-03-2024 | | | 18.11 | 3 | 2 | 7 | 2 | | | |
| 2 | NA | | 24-12-2009 | | | | 3 | 0 | 4 | 0 | | | |
| 3 | NA | | 17-01-2020 | 17-01-2025 | | | 1 | 0 | 0 | 0 | | | |
| 4 | NA | | 20-03-2024 | | | | 2 | 0 | 1 | 1 | | | |
| 5 | NA | | 20-03-2024 | | | | 1 | 0 | 2 | 1 | | | |
| 6 | NA | | 20-03-2024 | | | | 4 | 3 | 3 | 2 | | | |
| 7 | Yes | 26-09-2025 | 20-03-2024 | | | 18.11 | 3 | 3 | 5 | 3 | | | |
| 8 | Yes | 20-03-2024 | 20-03-2024 | | | 18.11 | 2 | 1 | 2 | 1 | | | |
| 9 | NA | | 20-03-2024 | | | 18.11 | 5 | 5 | 4 | 2 | | | |
| 10 | NA | | 28-06-2024 | | | | 1 | 0 | 0 | 0 | | | |
| 11 | NA | | 28-06-2024 | | | | 1 | 0 | 0 | 0 | | | |
| 12 | NA | | 12-11-2024 | | | | 1 | 0 | 2 | 0 | | | |

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## Annexure 1

## II. Composition of Committees

For this quarter kindly note the following points:
1. Date of Appointment and Date of Cessation (if applicable) must be mandatorily filled for every Committee.
2. Date of Appointment can be any day upto September 30, 2022.
3. Date of Cessation must be for the current quarter only, i.e. July 1,2022 to September 30,2022

Disclosure of notes on composition of committees explanatory — Add Notes

Note: Please enter DIN. After entering DIN, Name of Committee members and Category 1 of Directors shall be prefilled automatically

### Audit Committee Details

Whether the Audit Committee has a Regular Chairperson: Yes

| Sr | DIN Number | Name of Committee members | Category 1 of directors | Category 2 of directors | Date of Appointment | Date of Cessation | Remarks |
|---|---|---|---|---|---|---|---|
| 1 | 00002593 | Abhijit Sen | Non-Executive - Independent Director | Chairperson | 02-04-2024 | | |
| 2 | 00163344 | Ashish Agrawal | Non-Executive - Nominee Director | Member | 02-04-2024 | | |
| 3 | 00030248 | V. Srinivasa Rangan | Non-Executive - Nominee Director | Member | 02-04-2024 | | |
| 4 | 00016304 | Damodarannair Sundaram | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 5 | 05283847 | Anuranjita Kumar | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 6 | 00136969 | Bharat Shah | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 7 | | | | | | | |
| 8 | | | | | | | |
| 9 | | | | | | | |
| 10 | | | | | | | |

Note: Please enter DIN. After entering DIN, Name of Committee members and Category 1 of Directors shall be prefilled automatically

### Nomination and remuneration committee

Whether the Nomination and remuneration committee has a Regular Chairperson: Yes

| Sr | DIN Number | Name of Committee members | Category 1 of directors | Category 2 of directors | Date of Appointment | Date of Cessation | Remarks |
|---|---|---|---|---|---|---|---|
| 1 | 00136969 | Bharat Shah | Non-Executive - Independent Director | Chairperson | 02-04-2024 | | |
| 2 | 00996110 | Jimmy Lachmandas Mahtani | Non-Executive - Nominee Director | Member | 02-04-2024 | | |
| 3 | 00016304 | Damodarannair Sundaram | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 4 | 00002593 | Abhijit Sen | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 5 | 05283847 | Anuranjita Kumar | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 6 | 00030248 | V. Srinivasa Rangan | Non-Executive - Nominee Director | Member | 20-10-2010 | | |
| 7 | | | | | | | |
| 8 | | | | | | | |
| 9 | | | | | | | |
| 10 | | | | | | | |

Note: Please enter DIN. After entering DIN, Name of Committee members and Category 1 of Directors shall be prefilled automatically

### Stakeholders Relationship Committee

Whether the Stakeholders Relationship Committee has a Regular Chairperson: Yes

| Sr | DIN Number | Name of Committee members | Category 1 of directors | Category 2 of directors | Date of Appointment | Date of Cessation | Remarks |
|---|---|---|---|---|---|---|---|
| 1 | 00996110 | Jimmy Lachmandas Mahtani | Non-Executive - Nominee Director | Chairperson | 02-04-2024 | | |
| 2 | 00030248 | V. Srinivasa Rangan | Non-Executive - Nominee Director | Member | 02-04-2024 | | |
| 3 | 00016304 | Damodarannair Sundaram | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 4 | 09776472 | Ankit Singhal | Non-Executive - Nominee Director | Member | 12-11-2024 | | |
| 5 | | | | | | | |
| 6 | | | | | | | |
| 7 | | | | | | | |
| 8 | | | | | | | |
| 9 | | | | | | | |
| 10 | | | | | | | |

### Risk Management Committee

Whether the Risk Management Committee has a Regular Chairperson: Yes

| Sr | DIN Number | Name of Committee members | Category 1 of directors | Category 2 of directors | Date of Appointment | Date of Cessation | Remarks |
|---|---|---|---|---|---|---|---|
| 1 | 05328267 | Rajnish Kumar | Non-Executive - Nominee Director | Chairperson | 02-04-2024 | | |
| 2 | 00030248 | V. Srinivasa Rangan | Non-Executive - Nominee Director | Member | 19-01-2016 | | |
| 3 | 00016304 | Damodarannair Sundaram | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 4 | 00002593 | Abhijit Sen | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 5 | 05283847 | Anuranjita Kumar | Non-Executive - Independent Director | Member | 02-04-2024 | | |
| 6 | 09776472 | Ankit Singhal | Non-Executive - Nominee Director | Member | 12-11-2024 | | |
| 7 | | | | | | | |
| 8 | | | | | | | |
| 9 | | | | | | | |
| 10 | | | | | | | |

Note: Please enter DIN. After entering DIN, Name of Committee members and Category 1 of Directors shall be prefilled automatically

### Corporate Social Responsibility Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson: Yes

| Sr | DIN Number | Name of Committee members | Category 1 of directors | Category 2 of directors | Date of Appointment | Date of Cessation | Remarks |
|---|---|---|---|---|---|---|---|
| 1 | 05283847 | Anuranjita Kumar | Non-Executive - Independent Director | Chairperson | 02-04-2024 | | |
| 2 | 00163344 | Ashish Agrawal | Non-Executive - Nominee Director | Member | 02-04-2024 | | |
| 3 | 09776472 | Ankit Singhal | Non-Executive - Nominee Director | Member | 12-11-2024 | | |
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### Other Committee

| Sr | DIN Number | Name of Committee members | Name of other committee | Category 1 of directors | Category 2 of directors | Remarks |
|---|---|---|---|---|---|---|
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
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## Annexure 1

### III. Meeting of Board of Directors

Disclosure of notes on meeting of board of directors explanatory | Add Notes

Add Delete

| Sr | Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order) | Maximum gap between any two consecutive (in number of days) | Notes for not providing Date | Whether requirement of Quorum met (Yes/No) | Total Number of Directors as on date of the meeting | Number of Directors present* (All directors including Independent Director) | No. of Independent Directors attending the meeting* |
|---|---|---|---|---|---|---|---|
| 1 | 16-05-2025 | | | Yes | 12 | 11 | 3 |
| 2 | 09-06-2025 | 23 | | Yes | 12 | 10 | 4 |
| 3 | 12-08-2025 | 63 | | Yes | 12 | 10 | 3 |

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* to be filled in only for the current quarter meetings

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## Annexure 1

### IV. Meeting of Committees

Disclosure of notes on meeting of committees explanatory | Add Notes

| Sr | Name of Committee | Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order) | Maximum gap between any two consecutive (in number of days) | Name of other committee | Reson for not providing date | Whether requirement of Quorum met (Yes/No) | Total Number of Directors in the Committee as on date of the meeting | Number of Directors Present (All Directors including Independent Director) | No. of Independent Directors attending the meeting* | No. of members attending the meeting (other than Board of Directors) |
|---|---|---|---|---|---|---|---|---|---|---|
| | Add Delete | | | | | | | | | |
| 1 | Audit Committee | 16-05-2025 | | | | Yes | 6 | 5 | 3 | 0 |
| 2 | Audit Committee | 09-06-2025 | 23 | | | Yes | 6 | 5 | 4 | 0 |
| 3 | Audit Committee | 12-08-2025 | 63 | | | Yes | 6 | 5 | 3 | 0 |
| 4 | Nomination and remuneration committee | 15-05-2025 | | | | Yes | 6 | 5 | 3 | 0 |
| 5 | Nomination and remuneration committee | 09-06-2025 | 24 | | | Yes | 6 | 5 | 4 | 0 |
| 6 | Nomination and remuneration committee | 11-08-2025 | 62 | | | Yes | 6 | 5 | 3 | 0 |
| 7 | Corporate Social Responsibility Committee | 22-04-2025 | | | | Yes | 3 | 3 | 1 | 0 |
| 8 | Corporate Social Responsibility Committee | 11-08-2025 | 110 | | | Yes | 3 | 3 | 1 | 0 |
| 9 | Risk Management Committee | 24-04-2025 | | | | Yes | 6 | 4 | 3 | 0 |
| 10 | Risk Management Committee | 11-08-2025 | 108 | | | Yes | 6 | 5 | 2 | 0 |

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* to be filled in only for the current quarter meetings

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| Details of Cyber security incidence | | |
|---|---|---|
| Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter | | No |
| Other details of cyber security incidence or breaches or loss of data event | | Add Notes |
| Number of cyber security incidence or breaches or loss of data event occurred during the quarter | | |
| **Sr.** | **Date of the event** | **Brief details of the event** |

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## Annexure 1

### V. Related Party Transactions

| Sr | Subject | Compliance status (Yes/No/NA) | If status is "No" details of non-compliance may be given here. |
|---|---|---|---|
| 1 | Whether prior approval of audit committee obtained | Yes | |
| 2 | Whether shareholder approval obtained for material RPT | Yes | |
| 3 | Whether details of RPT entered into pursuant to omnibus approval have been reviewed by Audit Committee | Yes | |
| | **Disclosure of notes on related party transactions** | | Add Notes |
| | **Disclosure of notes of material transaction with related party** | | Add Notes |

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| Annexure 1 | | |
|---|---|---|
| VI. Affirmations | | |
| Sr | Subject | Compliance status (Yes/No) |
| 1 | The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015 | Yes |
| 2 | The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015<br>**a. Audit Committee** | Yes |
| 3 | The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015.<br>**b. Nomination & remuneration committee** | Yes |
| 4 | The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015.<br>**c. Stakeholders relationship committee** | Yes |
| 5 | The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015.<br>**d. Risk management committee (applicable to the top 1000 listed entities)** | Yes |
| 6 | The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015. | Yes |
| 7 | The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015. | Yes |
| 8 | This report and/or the report submitted in the previous quarter has been placed before Board of Directors. | Yes |
| 9 | **Any comments/observations/advice of Board of Directors may be mentioned here:** | Add Notes |

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| Annexure 1 | | |
|---|---|---|
| Sr | Subject | Compliance status |
| 1 | Name of signatory | Karishma Jhaveri |
| 2 | Designation | Company Secretary and Compliance Officer |

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## Annexure III

### III. Affirmations

| Sr | Particulars | Regulation Number | Compliance status (Yes/No/NA) | If status is "No" details of non-compliance may be given here. |
|---|---|---|---|---|
| 1 | Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, business responsibility report displayed on website | 46(2) | Yes | |
| 2 | Presence of Chairperson of Audit Committee at the Annual General Meeting | 18(1)(d) | Yes | |
| 3 | Presence of Chairperson of the nomination and remuneration committee at the annual general meeting | 19(3) | Yes | |
| 4 | Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting | 20(3) | Yes | |
| 5 | Disclosure of the Secretarial Audit Report of the listed entity and the material subsidiaries in the Annual Report | 24A(1) | Yes | |
| 6 | Submission of Annual Secretarial Compliance Report | 24A(2) | Yes | |
| 7 | Whether "Corporate Governance Report" disclosed in Annual Report | 34(3) read with para C of Schedule V | Yes | |
| **Any other information to be provided** | | | | Add Notes 1 |

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## Annexure III

| | | |
|---|---|---|
| 1 | Name of signatory | Karishma Jhaveri |
| 2 | Designation | Company Secretary and Compliance Officer |

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## Additional Half yearly Disclosure

| | | | |
|---|---|---|---|
| Applicability of disclosure | Applicable | | |
| Reason for Non Applicability | Add Notes | | |
| **I. Disclosure of Loans/ guarantees/comfort letters /securities etc.refer note below** | | The Figure should be mentioned in Actual INR only | |
| **(A)Any loan or any other form of debt advanced by the listed entity directly or indirectly to** | | | |
| **Entity** | **Aggregate amount advanced during six months** | **Balance outstanding at the end of six months** | |
| Promoter or any other entity controlled by them | 0.00 | 0.00 | |
| Promoter Group or any other entity controlled by them | 0.00 | 0.00 | |
| Directors (including relatives) or any other entity controlled by them | 0.00 | 0.00 | |
| KMPs or any other entity controlled by them | 0.00 | 0.00 | |
| **(B) Any guarantee / comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed By** | | | |
| **Entity** | **Type (guarantee, comfort letter etc.)** | **Aggregate amount of issuance during six months** | **Balance outstanding at the end of six months(taking into account any invocation)** |
| Promoter or any other entity controlled by them | 0 | 0.00 | 0.00 |
| Promoter Group or any other entity controlled by them | 0 | 0.00 | 0.00 |
| Directors (including relatives) or any other entity controlled by them | 0 | 0.00 | 0.00 |
| KMPs or any other entity controlled by them | 0 | 0.00 | 0.00 |
| **(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by** | | | |
| **Entity** | **Type of security (cash, shares etc.)** | **Aggregate value of security provided during six months** | **Balance outstanding at the end of six months** |
| Promoter or any other entity controlled by them | 0 | 0.00 | 0.00 |
| Promoter Group or any other entity controlled by them | 0 | 0.00 | 0.00 |
| Directors (including relatives) or any other entity controlled by them | 0 | 0.00 | 0.00 |
| KMPs or any other entity controlled by them | 0 | 0.00 | 0.00 |
| **(D) Additional Information** | | | Add Notes |

**II. Affirmations**

| **Affirmations** | **Compliance Status** | **Company Remarks** |
|---|---|---|
| All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to | Yes | Add Notes |

| | |
|---|---|
| Name | Manjeet Bijlani |
| Designation | CFO |
| Place | Mumbai |
| Date | 16-10-2025 |

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| Signatory Details | |
|---|---|
| Name of signatory | Karishma Jhaveri |
| Designation of person | Company Secretary and Compliance Officer |
| Place | Mumbai |
| Date | 17-10-2025 |

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