November 03, 2026

To,
BSE Limited
P. J. Tower,
Dalal Street,
Mumbai 400 001

Sub: Outcome of the Meeting of the Board of Directors

Reference: Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("SEBI Listing Regulations")

Dear Sir/ Madam,

In terms of provisions of Regulation 51(2) and Part B of Schedule III of the SEBI Listing Regulations, we wish to inform you that based on the recommendation of the Audit Committee, the Board of Directors at their meeting held today, i.e. Tuesday, November 03, 2026, have *inter-alia* considered and approved the Un-audited Financial Results of the Company prepared as per the Indian Accounting Standard (IndAS) along with the Limited Review Report thereon for the second quarter and half-year ended September 30, 2026.

The meeting commenced at 02.00 p.m. (IST) and concluded at 05.34 p.m. (IST).

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

We request you to take the same on record.

Thanking you,

Yours Faithfully,
For **Credila Financial Services Limited**

KARISHMA PRANAV JHAVERI
Digitally signed by KARISHMA PRANAV JHAVERI
Date: 2026.11.03 17:59:09 +05'30'

Karishma Jhaveri
Company Secretary & Compliance Officer

November 03, 2026

To,
BSE Limited
P. J. Tower,
Dalal Street,
Mumbai 400 001

Sub: Un-audited Financial Results and other submission under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("SEBI Listing Regulations") for the second quarter and half-year ended September 30, 2026.

Dear Sir/ Madam,

The Board of Directors at their meeting held today, i.e. Tuesday, November 03, 2026, have *inter-alia* considered and approved the un-audited financial results for the second quarter and half-year ended September 30, 2026.

In terms of the SEBI Listing Regulations, we have enclosed herewith the following documents:

a. unaudited financial results of the Company for the quarter and half year ended September 30, 2026, including statement of assets and liabilities as at September 30, 2026 and the statement of cash flow for the half-year ended September 30, 2026 along with Limited Review Report issued by the Joint Statutory Auditors of the Company, as required under Regulation 52(2) of the SEBI Listing Regulations, marked as **Annexure I**;
b. disclosure in compliance with Regulation 52(4) of the SEBI Listing Regulations, marked as **Annexure II**;
c. Security Cover Certificate in terms of Regulation 54 of the SEBI Listing Regulations, marked as **Annexure III**; and
d. statement of Related Party Transactions under Regulation 62K(9) of SEBI Listing Regulations for the half year ended September 30, 2026, marked as **Annexure IV**.

Additionally, the Company has not issued Non-Convertible Debentures ("**NCDs**") during the quarter ended September 30, 2026. Accordingly, a statement indicating "Nil" utilisation of issue proceeds of NCDs and a confirmation of no deviation/variation in use of issue proceeds of the said NCDs as required under Regulation 52(7) and 52(7A) of SEBI Listing Regulations read with the Circular issued by SEBI in this regard is enclosed in **Annexure V** and **Annexure VI**, respectively.

This is also an intimation under Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with Chapter XVII of Master Circular issued by SEBI for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Papers dated October 15, 2025, in addition to the abovementioned regulations.

We request you to take the same on record.

Thanking you,

Yours Faithfully,
For **Credila Financial Services Limited**

KARISHMA PRANAV JHAVERI
Digitally signed by KARISHMA PRANAV JHAVERI
Date: 2026.11.03 17:58:47 +05'30'

Karishma Jhaveri
Company Secretary & Compliance Officer

Encl: As above

Price Waterhouse LLP
Chartered Accountants
252, Veer Savarkar Marg
Shivaji Park, Dadar West
Mumbai – 400028

V Sankar Aiyar & Co.
Chartered Accountants
601, A-wing, Mangalya Complex,
Off Marol Maroshi Road, Marol,
Andheri, Mumbai - 400059

Independent Auditors' Review Report on unaudited financial results 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 Credila Financial Services Limited,

1. We have jointly reviewed the accompanying unaudited financial results of Credila Financial Services Limited (the "NBFC") for the quarter ended September 30, 2026 and the year to date results for the period April 01, 2026 to September 30, 2026, which are included in the accompanying Statement of Unaudited Financial Results for the quarter and half year ended 30 September , 2026, the Statement of Assets and Liabilities as on that date and the Statement of Cash Flows for the half-year ended on that date (the "Statement") being submitted by the NBFC pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations, 2015"), including relevant circulars issued by the SEBI from time to time We have digitally signed the Statement for identification purposes only.

2. This Statement which is the responsibility of the NBFC's Management and has been approved by the NBFC's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard "Interim Financial Reporting" (Ind AS 34), prescribed under section 133 of the Companies Act, 2013 (the "Act"), the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and 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 has not been prepared in accordance with recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, the RBI Guidelines and other accounting principles generally accepted in India, and has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the Listing Regulations, 2015, 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 Reserve Bank of India (RBI) in respect of Income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013.

Price Waterhouse LLP
Chartered Accountants
252, Veer Savarkar Marg
Shivaji Park, Dadar West
Mumbai – 400028

V Sankar Aiyar & Co.
Chartered Accountants
601, A-wing, Mangalya Complex,
Off Marol Maroshi Road, Marol,
Andheri, Mumbai - 400059

5. The financial results of the NBFC for the quarter ended June 30, 2026, September 30, 2025 and the year to date results for the period April 1, 2025 to September 30, 2025, were reviewed jointly by Price Waterhouse LLP and Gokhale & Sathe, who issued their unmodified conclusion, vide their report dated August 03, 2026 and November 03, 2025 respectively. The financial statements of the NBFC for the year ended March 31, 2026, was audited jointly by Price Waterhouse LLP and Gokhale & Sathe, who issued an unmodified opinion vide their report dated May 07, 2026.

For Price Waterhouse LLP
Chartered Accountants
Firm Registration Number: 301112E/E300264

Sharad Maganlal Vasant
Digitally signed by Sharad Maganlal Vasant
Date: 2026.11.03 17:50:21 +05'30'

Sharad Vasant
Partner
Membership Number: 101119

UDIN: 26101119EVQKDR1321

Place: London
Date: November 03, 2026

For V Sankar Aiyar & Co.
Chartered Accountants
Firm Registration Number: 109208W

G SANKAR
Digitally signed by G SANKAR
Date: 2026.11.03 17:41:23 +05'30'

G. Sankar
Partner
Membership Number: 046050

UDIN: 26046050DKFKGH2854

Place: Mumbai
Date: November 03, 2026

CREDILA FINANCIAL SERVICES LIMITED

(CIN: U67190MH2006PLC159411)
Regd. Office: 2nd Floor, AllCargo House, Kalina, CST Road, Santacruz (E), Mumbai – 400098
Tel No: 1800 209 3636 Website: www.credila.com Email: investor@credila.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2026

(₹ in Lakhs)

Particulars	Quarter ended			Half year ended		Year ended 31 March 2026
	30 September 2026	30 June 2026	30 September 2025	30 September 2026	30 September 2025	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I Income:						
i) Revenue from operations						
(a) Interest income	1,61,365.55	1,52,253.33	1,38,812.28	3,13,618.88	2,71,061.57	5,69,040.16
(b) Fees and commission income	12,887.78	5,998.53	11,350.32	18,886.31	16,318.84	29,331.87
(c) Net gain on fair value changes	2,082.23	1,732.23	1,612.41	3,814.46	2,897.37	5,340.30
(d) Net gain on derecognition of financial instruments under amortised cost category	3,348.47	-	-	3,348.47	1,058.60	2,436.51
Total Revenue from operations	**1,79,684.03**	**1,59,984.09**	**1,51,775.01**	**3,39,668.12**	**2,91,336.38**	**6,06,148.84**
ii) Other income	52.50	142.09	237.07	194.59	466.07	554.46
Total income (i + ii)	**1,79,736.53**	**1,60,126.18**	**1,52,012.08**	**3,39,862.71**	**2,91,802.45**	**6,06,703.30**
II Expenses:						
(a) Finance costs	1,03,177.96	96,210.40	90,132.14	1,99,388.36	1,75,117.09	3,63,934.27
(b) Impairment on financial instruments	6,368.56	4,179.74	5,228.42	10,548.30	7,877.84	17,332.71
(c) Employee benefits expense	6,806.84	7,025.93	6,365.22	13,832.77	12,256.35	25,712.21
(d) Depreciation, amortisation and impairment	1,131.83	1,120.40	821.31	2,252.23	1,558.73	3,516.31
(e) Other expenses	9,041.51	6,158.70	5,234.92	15,200.21	10,535.61	20,584.45
Total expenses	**1,26,526.70**	**1,14,695.17**	**1,07,782.01**	**2,41,221.87**	**2,07,345.62**	**4,31,079.95**
III Profit before tax (I - II)	**53,209.83**	**45,431.01**	**44,230.07**	**98,640.84**	**84,456.83**	**1,75,623.35**
IV Tax expense (net)						
(a) Current tax	13,600.62	11,683.47	9,614.41	25,284.09	20,182.34	44,095.92
(b) Deferred tax	62.59	(128.23)	1,550.67	(65.64)	1,333.90	(102.75)
Total tax expense	**13,663.21**	**11,555.24**	**11,165.08**	**25,218.45**	**21,516.24**	**43,993.17**
V Net Profit after tax (III - IV)	**39,546.62**	**33,875.77**	**33,064.99**	**73,422.39**	**62,940.59**	**1,31,630.18**
VI Other comprehensive income						
(a) Items that will not be reclassified to profit or loss						
- Remeasurement of the defined benefit plans	29.50	(198.02)	-	(168.52)	(95.68)	(36.41)
- Income tax relating to the above item that will not be reclassified to profit or loss	(7.43)	49.84	-	42.41	24.08	9.16
(b) Items that will be reclassified to profit or loss						
- Cash flow hedge reserves	18,713.48	11,972.38	(25.51)	30,685.86	(3,647.21)	(5,260.91)
- Income tax relating to the above item that will be reclassified to profit or loss	(4,709.81)	(3,013.21)	6.42	(7,723.02)	917.93	1,324.06
- Fair value of investments	(2,133.12)	1,544.41	(1,367.85)	(588.71)	(10.29)	(2,045.74)
- Income tax relating to the above item that will be reclassified to profit or loss	536.87	(388.70)	344.26	148.17	2.59	514.87
Total other comprehensive income	**12,429.49**	**9,966.70**	**(1,042.68)**	**22,396.19**	**(2,808.58)**	**(5,494.97)**
VII Total comprehensive income (V + VI)	**51,976.11**	**43,842.47**	**32,022.31**	**95,818.58**	**60,132.01**	**1,26,135.21**
VIII Earnings per share						
(not annualized for interim period)						
(a) Basic (₹)	18.08	15.48	15.11	33.56	28.77	60.16
(b) Diluted (₹)	17.95	15.40	15.02	33.35	28.64	59.85
(c) Face value per share (₹)	10.00	10.00	10.00	10.00	10.00	10.00

Notes :

1 Statement of Assets and Liabilities as at 30 September 2026

(₹ in Lakhs)

Particulars	As at 30 September 2026	As at 31 March 2026
	Unaudited	Audited
ASSETS		
Financial assets		
i. Cash and cash equivalents	44,577.26	1,23,270.52
ii. Bank balances other than (i) above	1,56,454.27	1,13,985.01
iii. Derivative financial instruments	1,68,964.73	1,21,558.41
iv. Trade receivables	8,303.35	1,757.03
v. Loans	54,65,718.03	50,65,355.70
vi. Investments	3,23,721.46	2,75,370.81
vii. Other financial assets	10,097.16	8,467.08
Total financial assets	**61,77,836.26**	**57,09,764.56**
Non-financial assets		
i. Current tax assets (net)	3,069.20	3,067.13
ii. Deferred tax assets (net)	-	1,453.86
iii. Property, plant and equipment	10,556.82	9,391.40
iv. Capital work in progress	715.16	594.64
v. Intangible assets	5,588.09	6,317.29
vi. Intangible assets under development	11.12	40.88
vii. Other non-financial assets	4,074.15	4,457.75
Total non-financial assets	**24,014.54**	**25,322.95**
Total Assets	**62,01,850.80**	**57,35,087.51**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
i. Derivative financial instruments	8,004.39	10,358.26
ii. Trade payables		
(a) Total outstanding dues of micro enterprises & small enterprises	34.28	293.73
(b) Total outstanding dues other than micro enterprises & small enterprises	8,675.22	4,441.59
iii. Debt securities	6,78,848.89	5,33,039.15
iv. Borrowings (other than debt securities)	40,70,194.20	39,13,781.53
v. Subordinated liabilities	1,40,255.71	1,39,781.38
vi. Other financial liabilities	1,79,945.84	1,20,657.49
Total financial liabilities	**50,85,958.53**	**47,22,353.13**
Non-financial liabilities		
i. Current tax liability (net)	573.65	-
ii. Provisions	2,818.04	2,302.35
iii. Deferred tax liabilities (net)	6,550.23	-
iv. Other non-financial liabilities	8,228.35	10,289.02
Total non-financial liabilities	**18,170.27**	**12,591.37**
Total Liabilities	**51,04,128.80**	**47,34,944.50**
EQUITY		
i. Equity share capital	21,878.77	21,878.77
ii. Other equity	10,75,843.23	9,78,264.24
Total equity	**10,97,722.00**	**10,00,143.01**
Total Liabilities and Equity	**62,01,850.80**	**57,35,087.51**

Notes :

2 Statement of Cash Flows for the half year ended 30 September 2026

(₹ in Lakhs)

Particulars	For the half year ended 30 September 2026	For the half year ended 30 September 2025
	Unaudited	Unaudited
A. Operating activities		
Profit before tax	98,640.84	84,456.83
Adjustments to reconcile profit before tax to net cash flows :		
Depreciation, amortisation and impairment	2,252.23	1,558.73
Impairment on financial instruments	10,548.30	7,877.84
(Profit)/loss on property, plant and equipment sold/discarded	0.26	(1.96)
Interest income	(3,13,618.88)	(2,71,061.57)
Interest expense	1,96,473.85	1,74,538.14
Employee benefit expense	266.91	183.59
Employee share based payments expense	1,760.41	2,057.74
Net gain on fair value changes	(3,814.46)	(2,897.37)
Net gain on derecognition of financial instruments	(3,348.47)	(1,058.60)
	(10,839.01)	**(4,346.63)**
Cash inflow towards interest received	2,04,807.50	1,47,070.42
Cash outflow towards interest paid	(1,79,352.55)	(1,52,939.61)
Cash inflow/(outflow) from derivative financial instruments	-	2,841.25
Cash (utilised in) / generated from operations before working capital changes	**14,615.94**	**(7,374.57)**
Working capital changes		
(Increase) / Decrease in financial assets and non financial assets	(3,622.51)	(4,229.42)
Increase / (Decrease) in financial and non financial liabilities	51,723.04	14,736.54
Net cash from Operations	**62,716.47**	**3,132.55**
Loans disbursed (net)	(3,00,989.71)	(5,05,751.49)
(Investment)/Redemption in/from cash management schemes of mutual funds (net)	(48,909.50)	(49,814.60)
Income tax paid (net of Refunds)	(24,175.21)	(21,127.34)
Net cash flows from/(used in) operating activities (A)	**(3,11,357.95)**	**(5,73,560.88)**
B. Investing activities		
Investments (net)	(40,031.76)	(4,919.76)
Purchase of property, plant and equipment and intangible assets	(1,107.81)	(1,666.48)
Proceeds from sale of property, plant and equipment	0.03	0.07
Net cash flows from/(used in) investing activities (B)	**(41,139.54)**	**(6,586.17)**
C. Financing activities		
Proceeds from issue of equity shares (including securities premium)	-	-
Debt securities and subordinated liabilities issued	1,68,280.52	1,25,797.13
Debt securities and subordinated liabilities repaid	(30,000.00)	(25,000.00)
Borrowings (other than debt securities) taken	4,91,348.07	6,95,593.99
Borrowings (other than debt securities) repaid	(3,55,031.26)	(3,39,053.36)
Lease payments	(793.10)	(637.80)
Net cash flows from/(used in) financing activities (C)	**2,73,804.23**	**4,56,699.96**
Net increase/(decrease) in cash and cash equivalents (A+B+C)	**(78,693.26)**	**(1,23,447.09)**
Cash and cash equivalents at the beginning of the period	1,23,270.52	2,66,662.68
Cash and cash equivalents at the end of the period	**44,577.26**	**1,43,215.59**

Notes :

3 The Company is a Non-Deposit taking Non-Banking Financial Company registered with the Reserve Bank of India ("RBI"), classified as a NBFC - Middle Layer as per the Master Direction – Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated 28 November 2025.

4 The above financial results for the quarter and half year ended 30 September 2026, which have been subjected to limited review by the Joint Statutory Auditors of the Company, have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meetings held on 3 November 2026.

5 The financial results of the Company have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard "Interim Financial Reporting" (Ind AS 34), prescribed under section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended, and other recognized accounting practices generally accepted in India, along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time.
The financial results are in compliance with the presentation and disclosure requirements of the Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI as amended.

6 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.

7 The secured, listed, non-convertible debentures as on 30 September 2026 are secured by pari passu charge on the education loan receivables of the Company.

8 Disclosures pursuant to RBI Notification - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28 November 2025, Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 for the quarter ended 30 September 2026 are given below:

i) a) The Company has transferred loans not in default as below:

No of accounts transferred	1,999
Aggregate amount of loans transferred (secured)	₹ 5,069.83
Aggregate amount of loans transferred (unsecured)	₹ 39,078.34
Aggregate amount of loans transferred (total)	₹ 44,148.17
Aggregate consideration received	₹ 44,148.17
Weighted average residual maturity	12.70 to 12.92 years
Weighted average holding period	3.72 to 4.18 years
Retention of beneficial economic interest	10%
Tangible security coverage (for secured loans)	0-100%
Rating wise distribution of rated loans	Unrated

b) The Company has not acquired any loans not in default.

ii) The Company has not transferred or acquired any stressed loans.

9 Figures for the previous periods have been regrouped wherever necessary, in order to make them comparable with the current period.

This statement has been digitally signed by us for identification purpose only and should be read in conjuction with our report dated November 03, 2026

For and on behalf of Board of Directors
Credila Financial Services Limited

ARIJIT SANYAL
Digitally signed by ARIJIT SANYAL
Date: 2026.11.03 17:35:33 +05'30'

Arijit Sanyal
Managing Director & CEO
(DIN – 08386684)
Date:- 3 November 2026

For Price Waterhouse LLP
Chartered Accountants
Firm's Registration No: 301112E/E300264

Sharad Maganlal Vasant
Digitally signed by Sharad Maganlal Vasant
Date: 2026.11.03 17:50:50 +05'30'

Sharad Vasant
Partner
Membership No: 101119

For V. Sankar Aiyar & Co.
Chartered Accountants
Firm's Registration No: 109208W

G SANKAR
Digitally signed by G SANKAR
Date: 2026.11.03 17:41:53 +05'30'

G. Sankar
Partner
Membership No: 046050

Annexure II

CREDILA FINANCIAL SERVICES LIMITED

Disclosures in compliance with Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015

Particulars	Quarter ended			Half year ended		Year ended 31 March 2026
	30 September 2026	30 June 2026	30 September 2025	30 September 2026	30 September 2025	
1. Debt-Equity ratio	4.5	4.8	4.8	4.5	4.8	4.6
2. Outstanding redeemable preference shares (quantity and value)	-	-	-		-	-
3. Capital redemption reserve / Debenture redemption reserve*	-	-	-		-	-
4. Net worth# (₹ in lakhs)	10,92,122.79	10,39 ,026.08	9,23,451.70	10,92,122.79	9,23,451.70	9,92,330.98
5. Net Profit after tax (₹ in lakhs)	39,546.62	33,875.77	33,064.99	73,422.39	62,940.59	1,31,630.18
6. Earnings per share (not annualized)						
(a) Basic (₹)	18.08	15.48	15.11	33.56	28.77	60.16
(b) Diluted (₹)	17.95	15.40	15.02	33.35	28.64	59.85
7. Total debts to total assets (%)	78.84%	80.25%	81.13%	78.84%	81.13%	79.97%
8. Net profit margin (%)	22.00%	21.16%	21.75%	21.60%	21.57%	21.70%
9. Sector specific equivalent ratios						
(a) Gross Stage 3 (%)	0.38%	0.35%	0.23%	0.38%	0.23%	0.26%
(b) Net Stage 3 (%)	0.18%	0.15%	0.11%	0.18%	0.11%	0.10%

* The Company is not required to create debenture redemption reserve in terms of the Companies (Share Capital and Debentures) Rules, 2014 read with the Companies (Share Capital and Debentures) Amendments Rules, 2019.

Networth is equal to equity share capital plus other equity less deferred tax assets and intangible assets.

Note: Debt service coverage ratio, Interest service coverage ratio, Current ratio, 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.

For and on behalf of Board of Directors
Credila Financial Services Limited

ARIJIT SANYAL
Digitally signed by ARIJIT SANYAL
Date: 2026.11.03 17:35:52 +05'30'

Arijit Sanyal
Managing Director & CEO
(DIN – 08386684)
Date:- 3 November 2026

Annexure III

Annexure 1

(₹ in Lakhs)

Security Cover Certificate as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as on 30 September 2026															
Column A	**Column B**	**Column C**	**Column D**	**Column E**	**Column F**	**Column G**	**Column H**		**Column I**	**Column J**	**Column K**	**Column L**	**Column M**	**Column N**	**Column O**
Particulars	**Description of asset for which this certificate relate**	**Exclusive Charge**	**Exclusive Charge**	**Pari-Passu Charge**	**Pari-Passu Charge**	**Pari-Passu Charge**	**Assets not offered as Security**		**Elimination (amount in negative)**		**Relating to only those items covered by this certificate**				
		Debt for which this certificate being issued	**Other Secured Debt**	**Debt for which this certificate being issued**	**Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)**	**Other assets on which there is pari-passu charge (excluding items covered in column F)**		**Debt not backed by any assets offered as security**	**Debt amount considered more than once (due to exclusive plus pari passu charge)**	**(Total C to H)**	**Market Value for Assets charged on Exclusive basis**	**Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable**	**Market Value for Pari passu charge Assets**	**Carrying/book value for pari passu charge assets where market value is not ascertainable or applicable**	**Total Value (K + L + M + N)**
		Book Value	**Book Value**	**Yes/No**	**Book Value**	**Book Value**							**Relating to Column F**		
Assets															
Property, Plant & Equipments					-	-	10,556.82	-		10,556.82			-	-	-
Capital Work in Progress					-	-	715.16	-		715.16			-	-	-
Intangible Assets					-	-	5,588.09	-		5,588.09			-	-	-
Intangible Assets under development					-	-	11.12	-		11.12			-	-	-
Investments					-	-	3,23,721.46	-		3,23,721.46			-	-	-
Loans	Education Loan				51,00,901.07	-	4,13,150.86	-		55,14,051.93			-	5,92,637.84	5,92,637.84
Trade Receivables					-	-	8,393.15	-		8,393.15			-	-	-
Cash & Cash Equivalents					-	-	44,577.26	-		44,577.26			-	-	-
Bank Balances other than Cash and Cash Equivalents					-	-	1,56,454.27	-		1,56,454.27			-	-	-
Others					-	-	1,86,478.31	-		1,86,478.31			-	-	-
Total					**51,00,901.07**		**11,49,646.50**			**62,50,547.57**				**5,92,637.84**	**5,92,637.84**
Liabilities															
Debt Securities to which this certificate pertains				Yes	5,43,557.41	-	-	-		5,43,557.41			-	5,43,557.41	5,43,557.41
Other Debt sharing pari-passu charge with above debt				Yes	40,84,084.37	-	-	-		40,84,084.37			-	-	-
Other Debt					-	-	-	-		-			-	-	-
Subordinated Debt					-	-	-	1,46,076.76		1,46,076.76			-	-	-
Borrowings					-	-	-	-		-			-	-	-
Bank					-	-	-	-		-			-	-	-
Debt Securities					-	-	-	1,55,708.56		1,55,708.56			-	-	-
Others					-	-	-	-		-			-	-	-
Trade Payables					-	-	-	8,709.50		8,709.50			-	-	-
Lease Liabilites					-	-	-	8,984.75		8,984.75			-	-	-
Provisions					-	-	-	51,514.84		51,514.84			-	-	-
Others					-	-	-	1,54,189.38		1,54,189.38			-	-	-
Total					**46,27,641.78**		-	**5,25,183.79**		**51,52,825.57**				**5,43,557.41**	**5,43,557.41**
Cover on Book Value					**1.10**									**1.09**	**1.09**
Cover on Market Value															
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**										

Notes :-

1. The secured non-convertible debentures have security cover of 1.05 times and 1.25 times, as applicable, on a pari-passu basis on education loan receivables. Accordingly, weighted average pari-passu security cover for all secured non-convertible debentures taken together is 1.09 times.
2. Education loan book of the Company is non trading book where loans are in the nature of held to maturity and hence its carrying value (before netting off impairment loss allowance) is considered for this certificate.

For and on behalf of Board of Directors
Credila Financial Services Limited

ARIJIT SANYAL Digitally signed by ARIJIT SANYAL Date: 2026.11.03 17:36:12 +05'30'

Arijit Sanyal
Managing Director & CEO
(DIN – 08386684)
Date:- 3 November 2026

Annexure IV

Credila Financial Services Limited

Disclosure of related party transactions for the half year ended 30 September, 2026

(Amount in Lakhs)

											Additional disclosure of related party transactions – applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.									
Sr. No.	**Details of the party entering into the transaction**		**Details of the counterparty**			**Type of related party transaction**	**Value of related party transaction as approved by the audit committee (FY 2026-27)**	**Value of transaction during the reporting period (H1 FY 27)**	**In case monies are due to either party as a result of the transaction**		**In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments**				**Details of the loans, inter-corporate deposits, advances or investments**				
	Name	**PAN**	**Name**	**PAN**	**Relationship of the counterparty with the listed entity or its subsidiary**				**Opening balance (As on 01 Apr, 2026)**	**Closing balance (As on 30 Sep, 2026)**	**Nature of indebtedness (loan/ issuance of debt/ any other etc.)**	**Details of other indebtedness**	**Cost**	**Tenure**	**Nature (loan/ advance/ intercorporate deposit/ investment)**	**Interest Rate (%)**	**Tenure**	**Secured/ unsecured**	**Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)**
1	Credila Financial Services Limited	A********P	Shinhan Bank Co., Ltd.	NA	Entity holding >10%	Term loan received/(repaid)	50,000.00	(3,100.00)	10,900.00	7,800.00	-	-	-	-	-	-	-	-	-
2	Credila Financial Services Limited	A********P	Shinhan Bank Co., Ltd.	NA	Entity holding >10%	Interest on Term Loan	5,000.00	356.32	-	-	-	-	-	-	-	-	-	-	-
3	Credila Financial Services Limited	A********P	Shinhan Bank Co., Ltd.	NA	Entity holding >10%	Term Deposit placed/matured(net)	45,000.00	(1,500.00)	1,500.00	-	-	-	-	-	-	-	-	-	-
4	Credila Financial Services Limited	A********P	Shinhan Bank Co., Ltd.	NA	Entity holding >10%	Interest on Term Deposit	5,000.00	39.85	13.23	-	-	-	-	-	-	-	-	-	-
5	Credila Financial Services Limited	A********P	Shinhan Bank Co., Ltd.	NA	Entity holding >10%	Commission on sourcing of loans	10,000.00	0.10	-	-	-	-	-	-	-	-	-	-	-
6	Credila Financial Services Limited	A********P	Shinhan Bank Co., Ltd.	NA	Entity holding >10%	Direct Assignment	1,50,000.00	27,855.32	-	-	-	-	-	-	-	-	-	-	-
		A********P				Servicing Fees income *		11.83	-	-	-	-	-	-	-	-	-	-	-
		A********P				Processing fees paid *	100.00	15.00	-	-	-	-	-	-	-	-	-	-	-
7	Credila Financial Services Limited	A********P	Mr. Rajnish Kumar	A********M	Director	Director sitting fees	3,500.00	4.00	-	-	-	-	-	-	-	-	-	-	-
8	Credila Financial Services Limited	A********P	Mr. Satish Kumar Pillai (upto 03 Sep 2026)	A********A	Director	Director sitting fees		2.00	-	-	-	-	-	-	-	-	-	-	-
9	Credila Financial Services Limited	A********P	Mr. Bharat Shah	A********K	Director	Director sitting fees		6.00	-	-	-	-	-	-	-	-	-	-	-
10	Credila Financial Services Limited	A********P	Mr. Damodarannair Sundaram	A********P	Director	Director sitting fees		10.00	-	-	-	-	-	-	-	-	-	-	-
11	Credila Financial Services Limited	A********P	Ms. Anuranjita Kumar	A********B	Director	Director sitting fees		8.00	-	-	-	-	-	-	-	-	-	-	-
12	Credila Financial Services Limited	A********P	Mr.Saurav Sinha	A********K	Director	Director sitting fees		5.00	-	-	-	-	-	-	-	-	-	-	-
13	Credila Financial Services Limited	A********P	Mr. Rajnish Kumar	A********M	Director	Commission#		30.00	-	-	-	-	-	-	-	-	-	-	-
14	Credila Financial Services Limited	A********P	Mr. Satish Kumar Pillai (upto 03 Sep 2026)	A********A	Director	Commission#		30.00	-	-	-	-	-	-	-	-	-	-	-
15	Credila Financial Services Limited	A********P	Mr. Abhijit Sen (upto 20 March 2026)	A********D	Director	Commission#		30.00	-	-	-	-	-	-	-	-	-	-	-
16	Credila Financial Services Limited	A********P	Mr. Bharat Shah	A********K	Director	Commission#		30.00	-	-	-	-	-	-	-	-	-	-	-
17	Credila Financial Services Limited	A********P	Mr. Damodarannair Sundaram	A********P	Director	Commission#		40.00	-	-	-	-	-	-	-	-	-	-	-
18	Credila Financial Services Limited	A********P	Ms. Anuranjita Kumar	A********B	Director	Commission#		30.00	-	-	-	-	-	-	-	-	-	-	-
19	Credila Financial Services Limited	A********P	Mr.Saurav Sinha	A********K	Director	Commission#		8.75	-	-	-	-	-	-	-	-	-	-	-
20	Credila Financial Services Limited	A********P	Mr. Arijit Sanyal	A********K	Managing Director and CEO	Remuneration		741.63	-	-	-	-	-	-	-	-	-	-	-
21	Credila Financial Services Limited	A********P	Mr. Manjeet Bijlani	A********C	Chief Financial Officer	Remuneration		151.65	-	-	-	-	-	-	-	-	-	-	-
22	Credila Financial Services Limited	A********P	Ms. Karishma Jhaveri	A********E	Company Secretary	Remuneration		51.91	-	-	-	-	-	-	-	-	-	-	-
23	Credila Financial Services Limited	A********P	Arijit Sanyal	A********K	Managing Director and CEO	ESOP ^		571.73	-	-	-	-	-	-	-	-	-	-	-
24	Credila Financial Services Limited	A********P	Manjeet Bijlani	A********C	Chief Financial Officer	ESOP ^		60.10	-	-	-	-	-	-	-	-	-	-	-
25	Credila Financial Services Limited	A********P	Karishma Jhaveri	A********E	Company Secretary	ESOP ^		15.35	-	-	-	-	-	-	-	-	-	-	-

Commission pertains to FY 2025-26

* Expenses are excluding GST

^ Employee-related share-based payments recognised in the Statement of Profit and Loss over the vesting period in accordance with Ind AS 102.

Notes:

1. There were no guarantees given or security provided to the related parties during the half year ended September 30,2026.
2. All aforesaid transactions are in the ordinary course of business and at arm's length basis.
3.The Company has not given any loan, inter corporate deposit, advances or made any investment to the related party during the half year ended September 30,2026.

For Credila Financial Services Limited

MANJEET P BIJLANI Digitally signed by MANJEET P BIJLANI Date: 2026.11.03 17:28:01 +05'30'

Manjeet Bijlani

Chief Financial Officer

Date: 3 November, 2026

Credila
The Education Loan Specialist

Annexure V

November 03, 2026

To,
BSE Limited
P. J. Tower,
Dalal Street,
Mumbai 400 001

Sub: Statement on utilization of issue proceeds pursuant to Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("SEBI Listing Regulations") for the quarter ended September 30, 2026.

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52(7) of SEBI Listing Regulations, the Company do hereby confirm that during the quarter ended September 30, 2026, the Company did not issue the Non-Convertible Debentures ("**NCDs**"). Accordingly, a statement of nil utilisation of issue proceeds is mentioned below:

Statement of utilization of issue proceeds –

Name of the Company	**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 for which the funds were utilized**	**Remarks, if any**
1	2	3	4	5	6	7	8	9	10
Credila Financial Services Limited	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Kindly take the above on your records.

Thanking you,

Yours Faithfully,
For **Credila Financial Services Limited**

MANJEET P BIJLANI
Digitally signed by MANJEET P BIJLANI
Date: 2026.11.03 17:38:59 +05'30'

Manjeet Bijlani
Chief Financial Officer

Annexure VI

November 03, 2026

To,
BSE Limited
P. J. Tower,
Dalal Street,
Mumbai 400 001

Sub: Statement on material deviation under Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("SEBI Listing Regulations") for the quarter ended September 30, 2026.

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52(7A) of SEBI Listing Regulations, the Company do hereby confirm that during the quarter ended September 30, 2026, the Company did not issue the Non-Convertible Debentures ("**NCDs**"). Accordingly, a statement of no material deviation of issue proceeds is mentioned below:

Statement of deviation/variation in use of issue proceeds –

Particulars	**Remarks**
Name of listed entity	Credila Financial Services Limited
Mode of fund raising	Not Applicable
Type of instrument	Not Applicable
Date of raising funds	Not Applicable
Amount raised	Not Applicable
Report filed for quarter ended	September 30, 2026
Is there a deviation/ variation in use of funds raised?	Not Applicable
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
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	Not Applicable
Comments of the auditors, if any	Not Applicable

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 utilised**	**Amount of deviation/ variation for the quarter according to applicable object (in INR Crore and in %)**	**Remarks, if any**
NA	NA	Nil	Nil	Nil	Nil	NA

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 **Credila Financial Services Limited**

MANJEET P BIJLANI
Digitally signed by MANJEET P BIJLANI
Date: 2026.11.03 17:39:15 +05'30'

Manjeet Bijlani
Chief Financial Officer