Credila
The Education Loan Specialist
www.credila.com

October 19, 2026

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, 2026, 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, 2026.

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: 2026.10.19 11:43:07 +05'30'

Karishma Jhaveri
Company Secretary & Compliance Officer

Encl: As above

Home Validate

General information about company	
Scrip code	958821
NSE Symbol	NA
MSEI Symbol	NA
ISIN	
Name of the entity	Credila Financial Services Limited
Date of start of financial year	01-04-2026
Date of end of financial year	31-03-2027
Reporting Quarter	Half Yearly
Date of Report	30-09-2026
Risk management committee	Applicable
Market Capitalisation as per immediate previous Financial Year	Any other

Enter the quarter ended date only

Prev Next

Home | Validate

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

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	Disqualification of Directors under section 164 of the Companies Act, 2013					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
									Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status													
Add / Delete																										
1	Mr	Damodarannair Sundaram	A********P	00016304	Non-Executive - Independent Director	Chairperson		16-04-1953	No				Active	Yes	12-03-2026	20-03-2024	21-03-2026		30.11	4	3	9	3			
2	Mr	V. Srinivasa Rangan	A********A	00030248	Non-Executive - Nominee Director	Not Applicable		13-02-1960	No				Active	NA		24-12-2009				3	0	4	0			
3	Mr	Arijit Sanyal	A********K	08386684	Executive Director	Not Applicable	CEO-MD	20-01-1977	No				Active	NA		17-01-2020	17-01-2025			1	0	0	0			
4	Mr	Jimmy Lachmandas Mahtani	A********Q	00096110	Non-Executive - Nominee Director	Not Applicable		27-10-1976	No				Active	NA		20-02-2024				2	0	1	0			
5	Mr	Ashish Agrawal	A********P	00163344	Non-Executive - Nominee Director	Not Applicable		22-03-1973	No				Active	NA		20-03-2024				1	0	2	1			
6	Mr	Rajnish Kumar	A********M	01328267	Non-Executive - Nominee Director	Not Applicable		14-01-1958	No				Active	NA		20-03-2024				5	4	6	4			
7	Mr	Bharat Shah	A********E	00136969	Non-Executive - Independent Director	Not Applicable		18-02-1947	No				Active	Yes	12-03-2026	20-03-2024	21-03-2026		30.11	2	1	2	1			
8	Mrs	Anuranjita Kumar	A********B	05283847	Non-Executive - Independent Director	Not Applicable		02-11-1971	No				Active	NA		20-03-2024	21-03-2026		30.11	4	4	7	2			
9	Mr	Satish Pillai	A********A	03511106	Non-Executive - Non Independent Director	Not Applicable		28-04-1971	No				Active	NA		28-06-2024		03-09-2026		0	0	0	0	Others		
10	Mr	Seung Hyo Han	B********K	10686686	Non-Executive - Non Independent Director	Not Applicable		01-04-1976	No				Active	NA		28-06-2024				1	0	0	0			
11	Mr	Ankit Singhal	B********D	09776472	Non-Executive - Nominee Director	Not Applicable		01-01-1985	No				Active	NA		12-11-2024				1	0	2	0			
12	Mr	Saurav Sinha	A********K	10867234	Non-Executive - Independent Director	Not Applicable		30-06-1964	No				Active	NA		16-12-2025			9.15	1	1	2	2			

Prev | Next

***Note:**

1. The shareholders of the Company, at the Extra-ordinary General Meeting (EGM) held on March 12, 2026, approved re-appointment of Mr. Bharat Shah as an Independent Director for a second term, taking into consideration that he had already attained the age of 75 years.

2. Mr. Satish Pillai (DIN: 03511106) ceased to be a Non-Executive Director of the Company with effect from conclusion of 21st Annual General Meeting (AGM) of the Company held on September 03, 2026, who had not offered himself for re-appointment at the said AGM. Accordingly, Mr. Pillai's directorship and committee membership in the Company is not included.

3. The directorships in equity listed companies and high value debt listed companies have been considered.

4. While calculating the committee positions of the Directors, all public limited companies are considered.

Home Validate

Annexure 1

II. Composition of Committees

Disclosure of notes on composition of committees explanatory | Add Notes

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

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	10867234	Saurav Sinha	Non-Executive - Independent Director	Chairperson	23-12-2025		
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	05283847	Anuranjita Kumar	Non-Executive - Independent Director	Member	02-04-2024		
5							
6							
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	10867234	Saurav Sinha	Non-Executive - Independent Director	Chairperson	23-12-2025		
2	00996110	Jimmy Lachmandas Mahtani	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	09776472	Ankit Singhal	Non-Executive - Nominee Director	Member	12-11-2024		
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	05283847	Anuranjita Kumar	Non-Executive - Independent Director	Member	02-04-2024		
5	09776472	Ankit Singhal	Non-Executive - Nominee Director	Member	12-11-2024		
6	10867234	Saurav Sinha	Non-Executive - Independent Director	Member	23-12-2025		
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		
4							

5							
6							
7							
8							
9							
10							

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						
6						
7						
8						
9						
10						

Prev Next

Home Validate

Annexure 1

III. Meeting of Board of Directors

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

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*
	Add Delete						
1	07-05-2026			Yes	12	12	4
2	04-08-2026	88		Yes	12	10	4

Prev Next

* to be filled in only for the current quarter meetings

Home Validate

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	07-05-2026				Yes	6	6	4	0
2	Audit Committee	04-08-2026	88			Yes	6	5	4	0
3	Nomination and remuneration committee	24-04-2026				Yes	4	3	2	0
4	Nomination and remuneration committee	03-08-2026	100			Yes	4	4	3	0
5	Risk Management Committee	06-05-2026				Yes	6	6	3	0
6	Risk Management Committee	03-08-2026	88			Yes	6	5	2	0
7	Corporate Social Responsibility Committee	06-05-2026				Yes	3	3	1	0

Prev Next

* to be filled in only for the current quarter meetings

Home Validate

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**

Home Validate

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

Prev Next

Home Validate

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 **a. Audit Committee**	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. **b. Nomination & remuneration committee**	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. **c. Stakeholders relationship committee**	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. **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

Prev Next

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

Home Validate

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 *

Prev Next

Annexure III		
1	Name of signatory	Karishma Jhaveri
2	Designation	Company Secretary and Compliance Officer

***Note:** The Company being a high value debt listed entity, the provisions of Regulation 46 of SEBI Listing Regulations are not applicable. Further, we wish to confirm that the Company has complied with provisions of Regulation 62 of SEBI Listing Regulations.

Home Validate

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	19-10-2026

Prev Next

Home Validate

Signatory Details	
Name of signatory	Karishma Jhaveri
Designation of person	Company Secretary and Compliance Officer
Place	Mumbai
Date	19-10-2026

Prev