

August 12, 2025

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 the Board of Directors at their meeting held today, i.e. Tuesday, August 12, 2025, have *inter-alia* considered and approved:

- i. 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 quarter ended June 30, 2025, based on the recommendation of the Audit Committee;
- ii. the continuation of Mr. Abhijit Sen (DIN: 00002593) as a Non-Executive Independent Director, who shall attain the age of 75 years in November 2025, based on the recommendation of the Nomination & Remuneration Committee and subject to approval of the Shareholders;
- iii. the appointment of S.N. Ananthasubramanian & Co., Company Secretaries, as the Secretarial Auditors of the Company for Financial Year 2025-26, based on the recommendation of the Audit Committee;
- iv. the continuation of limits for issuance of secured/unsecured, listed Non-Convertible Debentures (including Subordinated Bonds and Perpetual Debt Instruments) on a private placement basis, aggregating upto INR 12,500 Crore (Indian Rupees Twelve Thousand Five Hundred Crore only), subject to the approval of the Shareholders of the Company; and
- v. the publication of newspaper advertisement for shifting of the registered office of the Company within the city limits, as per the provisions of Master Direction – Reserve Bank of India (Non-Banking Financial Company– Scale Based Regulation) Directions, 2023, as issued by Reserve Bank of India.

The meeting commenced at 2.30 p.m. (IST) and concluded at 6.00 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
(Formerly known as HDFC Credila Financial Services Limited)

Karishma Jhaveri

Karishma Jhaveri
Company Secretary & Compliance Officer



CREDILA FINANCIAL SERVICES LIMITED

(Formerly known as HDFC Credila Financial Services Limited)

Corporate Identity Number: U67190MH2006PLC159411

Regd. Office: B-301, Citi Point, Andheri-Kurla Road, Next To Kohinoor Continental, Andheri (East), Mumbai 400 059, India



Toll-free: 1-800-209-3636



Email: loan@credila.com

August 12, 2025

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 quarter ended June 30, 2025.

Dear Sir/ Madam,

The Board of Directors at their meeting held today, i.e. Tuesday, August 12, 2025, have inter-alia considered and approved the un-audited financial results for the quarter ended June 30, 2025.

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

- un-audited financial results of the Company along with Limited Review Report for the quarter ended June 30, 2025, as required under Regulation 52(2) of the SEBI Listing Regulations, marked as **Annexure I**;
- disclosure in compliance with Regulation 52(4) of the SEBI Listing Regulations, marked as **Annexure II**;
- disclosure of Security Cover in terms of Regulation 54 of the SEBI Listing Regulations, marked as **Annexure III**;
- disclosure of utilization of issue proceeds of issue of Non-Convertible Debentures ("NCDs") in accordance with Regulation 52(7) of the SEBI Listing Regulations, marked as **Annexure IV**; and
- statement of material deviation in proceeds of issue of NCDs in accordance with Regulation 52(7A) of the SEBI Listing Regulations, marked as **Annexure V**.

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 Jhaveri
Company Secretary & Compliance Officer



Encl: As above

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Price Waterhouse LLP
Chartered Accountants

252, Veer Savarkar Marg,
Shivaji Park, Dadar West
Mumbai – 400028

Gokhale & Sathe
Chartered Accountants

304/308/309/311,
Udyog Mandir No.1, 7-c,
Bhagoji Keer Marg, Mahim
Mumbai – 400016

Independent Auditors' Review Report on unaudited financial results for the quarter ended June 30, 2025 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
(Formerly known as "HDFC Credila Financial Services Limited")

1. We have jointly reviewed the accompanying unaudited financial results of Credila Financial Services Limited (Formerly known as "HDFC Credila Financial Services Limited") (the "Company") for the quarter ended June 30, 2025 which are included in the accompanying Statement of Unaudited Financial Results for the quarter ended June 30, 2025 (the "Statement") being provided 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, 2015"), including relevant circulars issued by the Securities Exchange Board of India (the "SEBI") from time to time. We have initialed the Statement for identification purposes only.
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 the Indian Accounting Standard (Ind AS 34) "Interim Financial Reporting", prescribed under section 133 of the Companies Act, 2013 (the "Act"), read with the relevant Rules issued there under, the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time (the "RBI guidelines"), other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of the Listing Regulations, 2015 including relevant circulars issued by SEBI from time to time and that it has been prepared in accordance with the relevant prudential norms issued by RBI in respect of Income recognition, assets classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under section 133 of the Act. 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 (the "ICAI"). 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, read with the relevant Rules issued thereunder, 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, as amended, 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 Act.



Price Waterhouse LLP
Chartered Accountants

252, Veer Savarkar Marg,
Shivaji Park, Dadar West
Mumbai – 400028

Gokhale & Sathe
Chartered Accountants

304/308/309/311,
Udyog Mandir No.1, 7-c,
Bhagoji Keer Marg, Mahim
Mumbai – 400016

5. The unaudited financial results of the Company for the quarter ended June 30, 2024, were reviewed jointly by Shah Gupta & Co. and Gokhale & Sathe, who issued their unmodified conclusion, vide their report dated July 24, 2024. Our conclusion is not modified in respect of this matter.


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



Sharad Agarwal
Partner
Membership Number: 118522
UDIN: 25118522BMOCMM1260

Place: Mumbai
Date: August 12, 2025

For Gokhale & Sathe
Chartered Accountants
Firm Registration Number: 103264W



Rahul Joglekar
Partner
Membership Number: 129389
UDIN: 25129389BMJIWN1396

Place: Mumbai
Date: August 12, 2025

CREDILA FINANCIAL SERVICES LIMITED

(formerly known as HDFC Credila Financial Services Limited)

(CIN: U67190MH2006PLC159411)

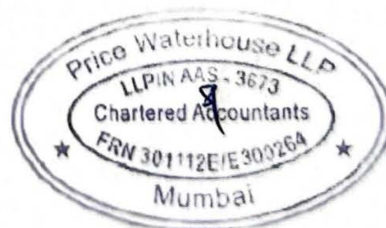
Regd. Office: B-301, Citi Point, Andheri-Kurla Road, Andheri (East), Mumbai 400 059

Tel No: 1800 209 3636 Website: www.credila.com Email: investor@credila.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS**FOR THE QUARTER ENDED 30 JUNE 2025**

(₹ in Lakhs)

Particulars	Quarter ended 30 June 2025	Quarter ended 31 March 2025	Quarter ended 30 June 2024	Year ended 31 March 2025
	Unaudited	Audited (Refer Note 7)	Unaudited	Audited
I Income:				
i) Revenue from operations				
(a) Interest income	1,32,249.29	1,27,566.15	90,369.43	4,46,660.71
(b) Fees and commission income	4,968.52	4,669.52	3,609.28	21,857.46
(c) Net gain on fair value changes	1,284.96	784.94	336.04	2,796.50
(d) Net gain on derecognition of financial instruments under amortised cost category	1,058.60	658.44	-	658.44
Total Revenue from operations	1,39,561.37	1,33,679.05	94,314.75	4,71,973.11
ii) Other income	229.00	60.63	23.16	626.85
Total income (i + ii)	1,39,790.37	1,33,739.68	94,337.91	4,72,599.96
II Expenses:				
(a) Finance costs	84,984.95	81,166.94	59,170.34	2,89,344.26
(b) Impairment on financial instruments	2,649.42	(1,109.47)	3,541.60	14,654.18
(c) Employee benefits expense	5,891.13	4,833.67	3,340.22	15,794.07
(d) Depreciation and amortisation	737.42	691.19	424.06	2,403.62
(e) Other expenses	5,300.69	5,773.17	4,160.62	17,806.71
Total expenses	99,563.61	91,355.50	70,636.84	3,40,002.84
III Profit before tax (I - II)	40,226.76	42,384.18	23,701.07	1,32,597.12
IV Tax expense				
(a) Current tax	10,567.93	9,059.22	7,338.75	32,750.66
(b) Deferred tax	(216.77)	1,629.66	(1,271.72)	850.62
Total tax expense	10,351.16	10,688.88	6,067.03	33,601.28
V Net Profit after tax (III - IV)	29,875.60	31,695.30	17,634.04	98,995.84
VI Other comprehensive income	(1,765.90)	(5,426.91)	(354.68)	(4,824.00)
VII Total comprehensive income (V + VI)	28,109.70	26,268.39	17,279.36	94,171.84
VIII Earnings per share (not annualized)				
(a) Basic (₹)	13.66	14.69	9.80	47.80
(b) Diluted (₹)	13.62	14.60	9.80	47.69
(c) Face value per share (₹)	10.00	10.00	10.00	10.00



Notes:

- 1 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 Company - Scale Based Regulation) Directions, 2023 dated 19 October 2023, as amended.
- 2 The above financial results for the quarter ended 30 June 2025, 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 12 August 2025.
- 3 The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended. Accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 - "Interim Financial Reporting", prescribed under section 133 of the Companies Act 2013 ("the Act") and other recognized accounting practices generally accepted in India, in compliance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time.
The financial statements used to prepare the financial results, are based on the notified Schedule III of the Act, as amended from time to time, for Non Banking Financial Companies that are required to comply with Ind AS.
- 4 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.
- 5 The secured, listed, non-convertible debentures as on 30 June 2025 are secured by pari passu charge on the education loan receivables of the Company.
- 6 Details of loans transferred/acquired during the quarter ended 30 June 2025 under the RBI Master Direction on Transfer of Loan Exposures dated 24 September 2021 are given below :
i) a) The Company has transferred loans not in default as below.

Aggregate amount of loans transferred (secured)	₹ 3,821.75 lakhs
Aggregate amount of loans transferred (unsecured)	₹ 11,983.49 lakhs
Aggregate amount of loans transferred (total)	₹ 15,805.24 lakhs
Weighted average residual maturity	11.12 years
Weighted average holding period	4.72 years
Retention of beneficial economic interest	10%
Tangible security coverage (for secured loans)	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.

- 7 The figures for the quarter ended 31 March 2025 represent balancing figures between the audited figures for the year ended 31 March 2025 and the published year to date figures upto 31 December 2024, which were subject to Limited Review by the Joint Statutory Auditors.
- 8 Figures for the previous periods have been regrouped wherever necessary, in order to make them comparable with the current period.

For and on behalf of Board of Directors

Credila Financial Services Limited

(formerly known as HDFC Credila Financial Services Limited)


Arijit Sanyal
Managing Director & CEO
(DIN - 08386684)

Date:- 12 August 2025



CREDILA FINANCIAL SERVICES LIMITED
(formerly known as HDFC Credila Financial Services Limited)

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

Particulars	Quarter ended 30 June 2025	Quarter ended 31 March 2025	Quarter ended 30 June 2024	Year ended 31 March 2025
1. Debt-Equity ratio	4.5	4.5	4.4	4.5
2. Outstanding redeemable preference shares (quantity and value)	-	-	-	-
3. Capital redemption reserve / Debenture redemption reserve*	-	-	-	-
4. Net worth#	8,90,013.75	8,61,956.85	6,62,928.41	8,61,956.85
5. Net Profit after tax	29,875.60	31,695.30	17,634.04	98,995.84
6. Earnings per share (not annualized)				
(a) Basic (₹)	13.66	14.69	9.80	47.80
(b) Diluted (₹)	13.62	14.60	9.80	47.69
7. Total debts to total assets (%)	80.29%	80.65%	79.97%	80.65%
8. Net profit margin (%)	21.37%	23.70%	18.69%	20.95%
9. Sector specific equivalent ratios				
(a) Gross Stage 3 (%)	0.22%	0.19%	0.09%	0.19%
(b) Net Stage 3 (%)	0.09%	0.07%	0.04%	0.07%

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



(₹ 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 June 2025															
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	Debt not backed by any assets offered as security	Elimination (amount in negative)	(Total C to H)	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	Other assets on which there is pari-passu charge			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	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					-	-	9,507.68	-	-	9,507.68			-	-	-
Capital Work in Progress					-	-	-	-	-	-			-	-	-
Intangible Assets					-	-	3,125.12	-	-	3,125.12			-	-	-
Intangible Assets under development					-	-	1,995.98	-	-	1,995.98			-	-	-
Investments					-	-	3,03,181.22	-	-	3,03,181.22			-	-	-
Loans	Education Loan				39,87,003.25	-	3,84,121.92	-	-	43,71,125.17			-	4,95,430.26	4,95,430.26
Trade Receivables					-	-	2,914.58	-	-	2,914.58			-	-	-
Cash & Cash Equivalents					-	-	1,73,200.97	-	-	1,73,200.97			-	-	-
Bank Balances other than Cash and Cash Equivalents					-	-	82,863.68	-	-	82,863.68			-	-	-
Others					-	-	23,297.07	-	-	23,297.07			-	-	-
Total					39,87,003.25		9,84,208.23			49,71,211.48				4,95,430.26	4,95,430.26
Liabilities															
Debt Securities to which this certificate pertains				Yes	4,50,928.66	-	-	-	-	4,50,928.66			-	4,50,928.66	4,50,928.66
Other Debt sharing pari-passu charge with above debt				Yes	31,58,973.64	-	-	-	-	31,58,973.64			-	-	-
Other Debt					-	-	-	-	-	-			-	-	-
Subordinated Debt					-	-	-	1,57,983.65	-	1,57,983.65			-	-	-
Borrowings					-	-	-	-	-	-			-	-	-
Bank					-	-	-	-	-	-			-	-	-
Debt Securities					-	-	-	2,38,418.73	-	2,38,418.73			-	-	-
Others					-	-	-	-	-	-			-	-	-
Trade Payables					-	-	-	6,111.40	-	6,111.40			-	-	-
Lease Liabilities					-	-	-	7,667.36	-	7,667.36			-	-	-
Provisions					-	-	-	28,734.62	-	28,734.62			-	-	-
Others					-	-	-	23,882.99	-	23,882.99			-	-	-
Total					36,09,902.30		-	4,62,798.75		40,72,701.05				4,50,928.66	4,50,928.66
Cover on Book Value					1.10									1.10	1.10
Cover on Market Value															
					Pari-Passu Security Cover Ratio										

Notes :-

- 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 1.10 times.
- 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.



[Handwritten Signature]

ANNEXURE III

Annexure IV

August 12, 2025

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 June 30, 2025.

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52(7) of SEBI Listing Regulations, the Company do hereby confirm utilization of proceeds from the Non-Convertible Debentures ("NCDs") issued during the quarter ended June 30, 2025, as per the details 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 (formerly known as HDFC Credila Financial Services Limited)	INE539K07304	Private placement	Non-Convertible Debentures	11/06/2025	INR 300 Crores	INR 300 Crores	No	NA	NA

Kindly take the above on your records.

Thanking you,

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


Manjeet Bijlani
Chief Financial Officer



CREDILA FINANCIAL SERVICES LIMITED

(Formerly known as **HDFC Credila Financial Services Limited**)

Corporate Identity Number: U67190MH2006PLC159411

Regd. Office: B-301, Citi Point, Andheri-Kurla Road, Next To Kohinoor Continental, Andheri (East), Mumbai 400 059, India



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Email: loan@credila.com

Annexure V

August 12, 2025

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 June 30, 2025.

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52(7A) of SEBI Listing Regulations, the Company do hereby confirm that there were no material deviations in the use of the proceeds of issue of Non-Convertible Debentures ("NCDs") from the objects as stated in the respective offer documents of said NCDs as issued during the quarter ended June 30, 2025, as per details mentioned below:

Statement of deviation/variation in use of issue proceeds –

Particulars	Remarks					
Name of listed entity	Credila Financial Services Limited (formerly known as HDFC Credila Financial Services Limited)					
Mode of fund raising	Private placement					
Type of instrument	Non-Convertible Securities					
Date of raising funds	June 11, 2025					
Amount raised	INR 300 Crores					
Report filed for quarter ended	June 30, 2025					
Is there a deviation/ variation in use of funds raised?	No					
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	None					
Comments of the auditors, if any	None					
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 Rs. Crore and in %)	Remarks, if any
NA	NA	Nil	Nil	Nil	Nil	NA




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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**
(Formerly known as **HDFC Credila Financial Services Limited**)



Manjeet Bijlani
Chief Financial Officer

Date: August 12, 2025



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