August 04, 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, August 04, 2026, 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, 2026.

ii. the appointment of M/s. V. Sankar Aiyar & Co, as one of the Joint Statutory Auditor of the Company of the Company for a period of three (3) consecutive years commencing from the conclusion of 21st Annual General Meeting ("**AGM**") until the conclusion of 24th AGM of the Company, subject to the approval of the Shareholders at the ensuing AGM, consequent upon the completion of the tenure of one of the existing Joint Statutory Auditor.

iii. the appointment of M/s. S.N. Ananthasubramanian & Co., Company Secretaries, as the Secretarial Auditors of the Company for period of five (5) consecutive years commencing from the conclusion of 21st AGM until the conclusion of 26th AGM of the Company, subject to the approval of the Shareholders at the ensuing AGM.

Further, the Board of Directors at their Meeting held today have also considered and:

i. approved 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.

ii. approved Mr. Satish Pillai (DIN: 03511106) (Non-Executive Director representing Kopvoorn B.V., Promoter of the Company) who retires by rotation at the ensuing AGM of the Company, although being eligible for re-appointment at the ensuing AGM does not offer himself for re-appointment and accordingly will cease to be a Director of the Company with effect from conclusion of the ensuing 21st AGM.

iii. noted cessation of M/s. Gokhale & Sathe, Chartered Accountants (Firm Registration No. 103264W), as one of the Joint Statutory Auditor of the Company upon completion of its term at the conclusion of the ensuing 21st AGM.

The meeting commenced at 02.00 p.m. (IST) and concluded at 5.35 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 PRANAV JHAVERI
Digitally signed by KARISHMA PRANAV JHAVERI
Date: 2026.08.04 17:40:44 +05'30'

Karishma Jhaveri
Company Secretary & Compliance Officer

August 04, 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 quarter ended June 30, 2026.

Dear Sir/ Madam,

The Board of Directors at their meeting held today, i.e. Tuesday, August 04, 2026, have *inter-alia* considered and approved the un-audited financial results for the quarter ended June 30, 2026.

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

a. A copy of un-audited financial results of the Company along with Limited Review Report for the quarter ended June 30, 2026, 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**;
d. 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
e. statement of nil material deviation in proceeds of issue of NCDs in accordance with Regulation 52(7A) of the SEBI Listing Regulations, marked as **Annexure V**.

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

KARISHMA PRANAV JHAVERI
Digitally signed by KARISHMA PRANAV JHAVERI
Date: 2026.08.04 17:41:19 +05'30'

Karishma Jhaveri
Company Secretary & Compliance Officer

Encl: As above

Annexure I

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, 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
(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 Service Limited") (the "NBFC") for the quarter ended June 30, 2026 which are included in the accompanying Statement of Unaudited Financial Results for the quarter ended June 30, 2026 (the "Statement") being submitted by the NBFC pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations, 2015"), including relevant circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time. We have initialed the Statement for identification purposes only.

2. This Statement, which is the responsibility of the NBFC's Management and 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, 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)

Price Waterhouse LLP
LLPIN AAS - 3673
Chartered Accountants
FRN 301112E/E300264
Mumbai

GOKHALE & SATHE
MUMBAI
FIRM No. 103264W
CHARTERED ACCOUNTANTS

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

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.

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

Sharad Agarwal
Partner
Membership Number: 118522

UDIN: 26118522FUUTHQ5395

Place: Mumbai
Date: August 04, 2026

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

Rahul Joglekar
Partner
Membership Number: 129389

UDIN: 26129389AHOYKN6455

Place: Mumbai
Date: August 04, 2026

CREDILA FINANCIAL SERVICES LIMITED

(formerly known as HDFC 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 ENDED 30 JUNE 2026

(₹ in Lakhs)

	Particulars	Quarter ended			Year Ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		Unaudited	Audited (Refer Note 6)	Unaudited	Audited
I	**Income:**				
	i) Revenue from operations				
	(a) Interest income	1,52,253.33	1,50,153.84	1,32,249.29	5,69,040.16
	(b) Fees and commission income	5,998.53	5,809.21	4,968.52	29,331.87
	(c) Net gain on fair value changes	1,732.23	1,146.14	1,284.96	5,340.30
	(d) Net gain on derecognition of financial instruments under amortised cost category	-	1,377.91	1,058.60	2,436.51
	Total Revenue from operations	**1,59,984.09**	**1,58,487.10**	**1,39,561.37**	**6,06,148.84**
	ii) Other income	142.09	42.91	229.00	554.46
	Total income (i + ii)	**1,60,126.18**	**1,58,530.01**	**1,39,790.37**	**6,06,703.30**
II	**Expenses:**				
	(a) Finance costs	96,210.40	93,684.44	84,984.95	3,63,934.27
	(b) Impairment on financial instruments	4,179.74	5,516.34	2,649.42	17,332.71
	(c) Employee benefits expense	7,025.93	6,493.54	5,891.13	25,712.21
	(d) Depreciation, amortisation and impairment	1,120.40	1,118.14	737.42	3,516.31
	(e) Other expenses	6,158.70	5,141.48	5,300.69	20,584.45
	Total expenses	**1,14,695.17**	**1,11,953.94**	**99,563.61**	**4,31,079.95**
III	**Profit before tax (I - II)**	**45,431.01**	**46,576.07**	**40,226.76**	**1,75,623.35**
IV	**Tax expense (net)**				
	(a) Current tax	11,683.47	11,618.81	10,567.93	44,095.92
	(b) Deferred tax	(128.23)	(507.06)	(216.77)	(102.75)
	Total tax expense	**11,555.24**	**11,111.75**	**10,351.16**	**43,993.17**
V	**Net Profit after tax (III - IV)**	**33,875.77**	**35,464.32**	**29,875.60**	**1,31,630.18**
VI	**Other comprehensive income**	9,966.70	(261.86)	(1,765.90)	(5,494.97)
VII	**Total comprehensive income (V + VI)**	**43,842.47**	**35,202.46**	**28,109.70**	**1,26,135.21**
VIII	**Earnings per share**				
	(not annualized for interim period)				
	(a) Basic (₹)	15.48	16.21	13.66	60.16
	(b) Diluted (₹)	15.40	16.10	13.62	59.85
	(c) Face value per share (₹)	10.00	10.00	10.00	10.00

Price Waterhouse LLP
LLPIN AAS - 3673
Chartered Accountants
FRN 301112E/E300264
Mumbai

Credila Financial Services Limited
Mumbai

GOKHALE & SATHE
MUMBAI
FIRM No. 103264W
CHARTERED ACCOUNTANTS

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 Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated 28 November 2025.

2 The above financial results for the quarter ended 30 June 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 4 August 2026.

3 The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified 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.

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 2026 are secured by pari passu charge on the education loan receivables of the Company.

6 The figures for the quarter ended 31 March 2026 represent balancing figures between the audited figures for the year ended 31 March 2026 and the published year to date figures upto 31 December 2025, which were subject to Limited Review by the Joint Statutory Auditors.

7 Disclosures pursuant to RBI Notification - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025, Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 for the quarter ended 30 June 2026 are given below:
i) a) The Company has not transferred any loans not in default.
b) The Company has not acquired any loans not in default.
ii) The Company has not transferred or acquired any stressed loans.

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:- 4 August 2026

Credila Financial Services Limited Mumbai

Price Waterhouse LLP LLPIN AAC-3673 Chartered Accountants FRN 301112E/E300264 Mumbai

GOKHALE & SATHE MUMBAI FIRM No. 103264W CHARTERED ACCOUNTANTS

Annexure II

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			Year Ended
	30 June 2026	31 March 2026	30 June 2025	31 March 2026
1. Debt-Equity ratio	4.8	4.6	4.5	4.6
2. Outstanding redeemable preference shares (quantity and value)	-	-	-	
3. Capital redemption reserve / Debenture redemption reserve*	-	-	-	
4. Net worth# (₹ in lakhs)	10,39,026.08	9,92,330.98	8,90,013.75	9,92,330.98
5. Net Profit after tax (₹ in lakhs)	33,875.77	35,464.32	29,875.60	1,31,630.18
6. Earnings per share (not annualized)				
(a) Basic (₹)	15.48	16.21	13.66	60.16
(b) Diluted (₹)	15.40	16.10	13.62	59.85
7. Total debts to total assets (%)	80.25%	79.97%	80.29%	79.97%
8. Net profit margin (%)	21.16%	22.37%	21.37%	21.70%
9. Sector specific equivalent ratios				
(a) Gross Stage 3 (%)	0.35%	0.26%	0.22%	0.26%
(b) Net Stage 3 (%)	0.15%	0.10%	0.09%	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.

Credila Financial Services Limited
Mumbai

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 June 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	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 (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)			Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable	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					-	-	9,853.01	-		9,853.01			-	-	-
Capital Work in Progress					-	-	526.91	-		526.91			-	-	-
Intangible Assets					-	-	5,905.52	-		5,905.52			-	-	-
Intangible Assets under development					-	-	40.88	-		40.88			-	-	-
Investments					-	-	2,84,599.38	-		2,84,599.38			-	-	-
Loans	Education Loan				51,65,133.61	-	67,421.69	-		52,32,555.30			-	5,98,655.88	5,98,655.88
Trade Receivables					-	-	3,871.34	-		3,871.34			-	-	-
Cash & Cash Equivalents					-	-	2,89,973.99	-		2,89,973.99			-	-	-
Bank Balances other than Cash and Cash Equivalents					-	-	2,34,032.17	-		2,34,032.17			-	-	-
Others					-	-	1,46,010.00	-		1,46,010.00			-	-	-
Total					51,65,133.61		10,42,234.89			62,07,368.50				5,98,655.88	5,98,655.88
Liabilities															
Debt Securities to which this certificate pertains				Yes	5,49,407.27	-	-	-		5,49,407.27			-	5,49,407.27	5,49,407.27
Other Debt sharing pari-passu charge with above debt				Yes	41,36,381.54	-	-	-		41,36,381.54			-	-	-
Other Debt					-	-	-	-		-			-	-	-
Subordinated Debt					-	-	-	1,48,322.53		1,48,322.53			-	-	-
Borrowings					-	-	-	-		-			-	-	-
Bank					-	-	-	-		-			-	-	-
Debt Securities					-	-	-	1,52,714.65		1,52,714.65			-	-	-
Others					-	-	-	-		-			-	-	-
Trade Payables					-	-	-	6,901.91		6,901.91			-	-	-
Lease Liabilites					-	-	-	8,345.92		8,345.92			-	-	-
Provisions					-	-	-	47,062.22		47,062.22			-	-	-
Others					-	-	-	1,13,259.99		1,13,259.99			-	-	-
Total					46,85,788.81		-	4,76,607.22		51,62,396.03				5,49,407.27	5,49,407.27
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.

Credila Financial Services Limited ★ Mumbai

Credila
The Education Loan Specialist

www.credila.com

Annexure IV

August 04, 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 June 30, 2026.

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, 2026, 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)*	INE539K07346	Private placement	Secured, rated, listed, redeemable non-convertible debentures	June 04, 2026	INR 425 Crore	INR 425 Crore	No	Not Applicable	Not Applicable
	INE539K07353	Private placement	Secured, rated, listed, redeemable non-convertible debentures	June 24, 2026	INR 450 Crore	INR 450 Crore	No	Not Applicable	Not Applicable

Kindly take the above on your records.

Thanking you,

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

Credila Financial Services Limited Mumbai

Manjeet Bijlani
Chief Financial Officer

Annexure V

August 04, 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 June 30, 2026.

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52(7A) of SEBI Listing Regulations, the Company do hereby confirm that there were no 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, 2026, 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 Debentures
Date of raising funds	(i) June 04, 2026; and (ii) June 24, 2026
Amount raised	(i) INR 425 Crore; and (ii) INR 450 Crore
Report filed for quarter ended	June 30, 2026
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 INR Crore and in %)**	**Remarks, if any**
NA	NA	Nil	Nil	Nil	Nil	NA

Credila Financial Services Limited
Mumbai

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

Credila Financial Services Limited Mumbai