Transcript of Proceedings of the 21st Annual General Meeting of Credila Financial Services Limited ('the Company')

The 21st Annual General Meeting ("**AGM**"/ "**Meeting**") of the Company was held today i.e., Thursday, September 03, 2026, through video conferencing ("**VC**") in accordance with the applicable provisions of the Companies Act, 2013 (the "Act") read with rules issued thereunder, Ministry of Corporate Affairs ('MCA') General Circular No. 03/2025 dated September 22, 2025, read with MCA General Circular Nos. 14/2020 and 17/2020 dated April 8, 2020, and April 13, 2020, respectively (collectively referred to as '**MCA Circulars**'). The AGM commenced at 11.00 a.m. (IST) and concluded at 11:14 a.m. (IST). The deemed venue of the Meeting was the registered office of the Company i.e., 2nd Floor, AllCargo House, Kalina, CST Road, Santacruz (E), Mumbai – 400 098.

Mr. D. Sundaram, Independent Director and Chairman of the Board presided over as Chairman of the Meeting. The Chairman welcomed all the Shareholders, Directors, Auditors and other participants to the AGM. As the requisite quorum was present, the Chairman called the meeting to order.

The Directors of the Company attended the AGM except few Directors who were unable to attend the meeting due to pre-occupation. Further, seven Shareholders, in person and/or through their authorised representatives, attended the AGM.

The Chairman informed the Shareholders that the Chairperson of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee were present at the AGM to address the queries of the Shareholders, if any. Further, the Head – Internal Audit, the representatives of the Joint Statutory Auditors and Secretarial Auditor were also present at the AGM.

The Chairman informed that the Audited Financial Statements for the financial year ended March 31, 2026, statutory registers and such other documents as required under the Act and as mentioned in the AGM Notice, were open for inspection by the Shareholders through electronic mode till the conclusion of the 21st AGM.

The Chairman thereafter informed that the Notice convening the 21st AGM and the Annual Report for FY2025-26 had been sent to the Shareholders of the Company on their registered email address and that the Joint Statutory Auditors and Secretarial Auditors had issued unqualified and unmodified Audit Report(s). Accordingly, with the consent of the Shareholders present at the 21st AGM, the Notice convening the 21st AGM of the Company and the Boards' Report and Auditors Report for the financial year ended March 31, 2026, were taken as read.

The Chairman apprised the Shareholders on the key highlights for FY2025-26 which included key business highlights, capital adequacy ratio, material developments in human resources, CSR and other key developments in the Company.

The Chairman then invited queries from the Shareholders on the business(es) to be transacted at the 21st AGM and the business performance and other developments of the Company. There were no queries from the Shareholders.

Thereafter, following business(es), as per the Notice convening AGM was approved by the Shareholders:

Item No.	Item Description	Resolution Type	Mode of Voting	Result
1.	To receive, consider and adopt the audited financial statements of the Company for the financial year ended March 31, 2026, along with the Reports of the Board of Directors and Auditors thereon.	Ordinary Resolution	Show of Hands	Passed unanimously
2.	To appoint a director in place of Mr. Seung Hyo Han (DIN: 10686686), who retires by rotation, and being eligible, offers himself for re- appointment.	Ordinary Resolution	Show of Hands	Passed unanimously
3.	To resolve not to re-appoint Mr. Satish Pillai (DIN: 03511106), who retires by rotation and although being eligible does not offer himself for re-appointment; and not to fill the vacancy so created.	Ordinary Resolution	Show of Hands	Passed unanimously
4.	To appoint M/s. V. Sankar Aiyar & Co, Chartered Accountants (Firm Registration No. 109208W) as one of the Joint Statutory Auditors of the Company including their Remuneration.	Ordinary Resolution	Show of Hands	Passed unanimously
5.	To appoint M/s. S.N. Ananthasubramanian & Co., Company Secretaries as the Secretarial Auditor of the Company.	Ordinary Resolution	Show of Hands	Passed unanimously
6.	To issue Non-Convertible Debentures and/ or Hybrid Instruments on a private placement basis.	Special Resolution	Show of Hands	Passed unanimously

Since the business of the Meeting was concluded, the Chairman thanked the Shareholders, Directors and other participants for joining the 21st AGM and the Meeting was concluded at 11:14 a.m. (IST).

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