



CREDENT GLOBAL FINANCE LIMITED

(Formerly Known as Oracle Credit Limited)

Date: November 14th, 2025

To,
The Manager
BSE Limited,
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai-400001

Company Symbol: CGFL
Scrp Code: 539598

Subject: - Outcome of the Board Meeting Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 held on today i.e., November 14th, 2025

Dear Sir / Madam,

This is to inform you that the Board of Directors of the Company at their meeting held on **Friday, November 14th, 2025**, at the Registered office of the Company (Cum Video Conferencing) situated at **Unit No 1216, 12th Floor, C wing, one BKC, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (E), Mumbai, Maharashtra-400051, India**, to consider and approve the following matter(s): -

1. Considered and approved the standalone and consolidated unaudited financial results of the Company for the quarter and half year ended 30th September 2025. A copy of the said standalone and consolidated unaudited financial results along with the Limited Review Report of the Statutory Auditor thereon is enclosed herewith;
2. Considered and approved the Appointment of Internal Auditor M/s GAR & Company for the Financial Year 2025-26;

The meeting of the Board of Directors commenced at 03:30 P.M. and concluded at 06:10 P.M.

This is for your information and record.

Thanking you,
Yours Faithfully,

For and on behalf of
Credent Global Finance Limited

PREETI
SETHI

Digitally signed by PREETI SETHI
Date: 2025.11.14 18:12:21 +05'30'

Preeti Sethi
Company Secretary & Compliance Officer
M.No. A65331

Place: Mumbai

Reg. Off: Unit No. 1216, 12th Floor, C-Wing, One BKC, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai-400051, MH

Corp. Off.: MICL Aaradhya One Earth, Four Point H Wing Pant Nagar Ghatkopar East Mumbai 400 075, Mumbai, Mumbai, Mumbai, Maharashtra, India, 400075

CIN: L65910MH1991PLC404531; **E-mail:** compliance@credentglobal.com,

Website: www.credentglobal.com; **Contact No.:** 022-68452001



F.R.N. 022743N

KAPISH JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

Head Office: 504, B-Wing, Statesman House, 148, Barakhamba Road, New Delhi - 110001 | Phone : +91-11-43708987
Mobile : +91 9971 921466 | Email : ca.kapish@gmail.com | Website : www.kapishjainassociates.com; www.cakja.com

Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results and Standalone Unaudited Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

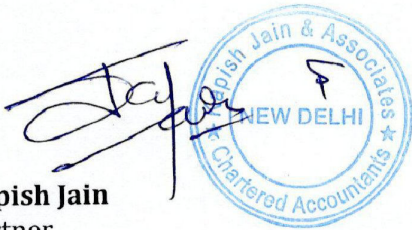
Review Report to The Board of Directors Credent Global Finance Limited

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results ("Statement") of **Credent Global Finance Limited** ("the Company") for the quarter and half year ended 30 September 2025 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI ((Listing Obligations and Disclosure Requirements) Regulation, 2015 (the "Regulation") as amended, including relevant circulars issued by the SEBI from time to time.
2. This statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been compiled from the related audited interim standalone financial information which has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (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 statements are free of material misstatements. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards 34 (Ind AS-34) specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the Regulation, read with Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **Kapish Jain & Associates**,
Chartered Accountants
Firm Registration No. 022743N



Kapish Jain
Partner
Membership No. 514162
UDIN :25514162BMJVGC3996

Place: New Delhi
Date: 14th November 2025

CRESENT GLOBAL FINANCE LIMITED							
CIN : L65910MH1991PLC404531							
Regd. Office :Unit No. 1216, 12th Floor, C-wing, One BKC, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra East, Mumbai , Maharashtra 400051, Bandra(East), Mumbai, Mumbai, Maharashtra, India, 400051							
Corp. Office : MICL Aaradhya One Earth,Four Point, H Wing,Pant Nagar, Ghatkopar (East),Mumbai - 400075, Maharashtra, India							
STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS							
FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2025							
Rs. in Lakhs							
Sl. No	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	31-Mar-25
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Revenue from operations						
	a) Interest Income	164.75	212.99	191.79	377.74	387.87	871.48
	b) Other operating Income (Refer note 5)	1,017.30	8.14	11.04	1,025.44	16.49	109.72
	Total revenue from operations	1,182.05	221.13	202.83	1,403.18	404.36	981.20
2	Other Income	0.17	53.15	26.83	53.32	29.62	21.67
3	Total income (1+2)	1,182.22	274.28	229.66	1,456.50	433.98	1,002.87
4	Expenses						
	a) Finance costs	47.91	41.21	36.47	89.12	70.89	168.16
	b) Impairment of financial instruments	17.23	33.87	(4.84)	51.10	-66.03	(15.10)
	c) Employee benefits expense	40.77	85.69	33.16	126.46	65.99	204.10
	d) Depreciation and amortisation expense	15.31	12.78	19.82	28.09	39.49	63.98
	e) Other expenses	34.48	49.54	36.33	84.02	118.02	294.26
	Total expenses	155.70	223.09	120.94	378.79	228.36	715.40
5	Profit/(loss) before exceptional item & tax (3-4)	1,026.52	51.19	108.72	1,077.71	205.62	287.47
6	Exceptional Items	-	-	-	-	-	-
7	Profit/(loss) before tax (5-6)	1,026.52	51.19	108.72	1,077.71	205.62	287.47
8	Tax expense	259.05	(4.72)	27.01	254.33	37.34	70.93
9	Net Profit/(Loss) after tax (7-8)	767.47	55.91	81.71	823.38	168.28	216.54
10	Other comprehensive income (OCI)						
	(a) Items that will not be reclassified to profit & loss	128.39	339.45	(87.79)	467.84	26.54	(138.02)
	Income Tax relating to Items that will not be reclassified to profit & loss	(32.32)	(85.43)	22.10	(117.75)	(6.68)	34.74
	(b) Items that will be reclassified to profit & loss	-	-	-	-	-	-
	Income Tax relating to Items that will be reclassified to profit & loss	-	-	-	-	-	-
	Other Comprehensive Income/ (Loss) for the period/year	96.05	254.02	(65.69)	350.07	19.86	(103.28)
11	Total comprehensive income for the period / year (9+10)	863.52	309.93	16.02	1,173.45	188.14	113.26
12	Paid-up Equity Share Capital (Face value of Rs.2/- each)	1,029.22	1,029.22	1,029.22	1,029.22	1,029.22	1,029.22
13	Other Equity (excluding revaluation reserve)						5,407.49
14	Earnings per share (Face value Rs 2/- per share) (not annualized)						
	a. Basic earnings per share (Rs.) (Refer note 6)	1.49	0.11	0.16	1.60	0.33	0.50
	b. Diluted earnings per share (Rs.) (Refer note 6)	1.49	0.11	0.16	1.60	0.33	0.50

Notes:-

- The above Standalone Financial Results were reviewed by the Audit Committee and were thereafter approved by the Board of Directors at their meeting held on 14 November 2025.

2 Standalone Statement of Assets & Liabilities		Rs. In Lakhs	
		Standalone	
Particulars		As at 30.09.2025	As at 31.03.2025
Assets			
1 Financial Assets			
a. Cash & cash equivalents		229.49	228.14
b. Trade receivables		51.10	52.20
c. Loans		5,248.92	5,427.80
d. Investments		2,985.44	1,897.37
e. Other financial assets		1,262.01	994.17
	Total Financial Assets	9,776.96	8,599.68
2 Non - Financial Assets			
(a) Inventories		-	-
(b) Current tax assets (net)		-	-
(c) Deferred tax assets (net)		-	34.72
(d) Property, Plant and Equipment		32.08	2.40
(e) Right of Use Asset		182.27	170.84
(f) Other non-financial assets		18.78	72.77
	Total Non - Financial Assets	233.13	280.72
	Total assets	10,010.09	8,880.41
LIABILITIES AND EQUITY			
LIABILITIES			
1 Financial Liabilities			
(a) Payables			
(i) Trade Payables			
- total outstanding dues of micro enterprises and small enterprises		-	1.43
- total outstanding dues of Creditors other than micro enterprises and small enterprises		34.90	4.15
(b) Borrowings		956.95	1,473.82
(c) Lease Liability		200.52	185.71
(d) Provisions & other payables		-	-
(e) Other financial liability		657.26	601.21
	Total Financial Liabilities	1,849.62	2,266.32
2 Non-Financial Liabilities			
(a) Current tax liabilities (Net)		322.30	37.06
(b) Deferred tax liability (net)		52.13	-
(c) Other non-financial liabilities		52.83	66.22
(d) Provisions & other payables		123.05	74.10
	Total Non-Financial Liabilities	550.31	177.38
3 Equity			
(a) Equity share capital		1,029.22	1,029.22
(b) Other equity		6,580.94	5,407.49
	Total Equity	7,610.15	6,436.71
	Total liabilities	10,010.09	8,880.41

3 Standalone Statement of Cash Flows

Rs. In Lakhs

	For the period ended	
	30.09.2025	30.09.2024
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	1,077.70	205.64
Adjustments for:		
Depreciation	28.09	39.49
Interest on Lease liability	10.48	11.38
Impairment of financial instruments	51.10	(66.03)
Loan written off	4.00	46.00
Bad debts written off	2.41	13.99
Fixed Assets/ROU Assets Written off	-	-
Operating Profit Before Working Capital Changes	1,173.78	250.47
Adjustment for net (increase)/decrease in operating assets		
- Loans	121.37	1,503.05
- Trade receivables	1.10	-
- Other Financial Assets	(269.18)	(623.39)
- Other non financial assets	53.99	(40.31)
Adjustment for net increase/(decrease) in operating liabilities		
- Trade payables, Provisions & Other financial liabilities	85.36	157.85
- Other non-financial liabilities	35.53	0.05
Cash (used)/generated from operation before tax	1,201.94	1,247.72
Less: Income Taxes paid (Net)	0.02	(10.70)
Net cash flows from/ (used in) Operating Activities (1)	1,201.96	1,237.02
CASH FLOW FROM INVESTING ACTIVITIES		
Capital expenditure on Property, Plant & Equipment including Capital Advances (Net)	(32.13)	(0.49)
Investment made	(620.23)	(836.05)
Investment made in Subsidiaries Companies	-	-
Net cash flows from/ (used in) Investing Activities (2)	(652.36)	(836.54)
CASH FLOW FROM FINANCING ACTIVITIES		
Issue of share capital including security premium	-	-
Borrowing other than debt securities	(516.87)	(66.17)
Payment of Lease liability	(31.38)	(41.87)
Net cash flows from/ (used in) Financing Activities (3)	(548.25)	(108.03)
Net increase/(decrease) in Cash & cash Equivalent (1+2+3)	1.35	292.44
Cash and cash equivalent as at the beginning of the year	228.14	2.33
Cash and cash equivalent as at the end of the period	229.49	294.77

4 The above results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.

5 During the quarter ended 30 September 30 2025, other operating income includes Rs. 992.80 lakhs recognized from the recovery of financial assets acquired pursuant to an assignment agreement.

6 The Company has sub-divided (split) its 1,02,92,246 equity shares of face value of Rs.10 each fully paid-up into 5,14,61,230 equity shares of face value of Rs. 2 each fully paid up w.e.f. 15 October 2024 as recommended by the board of directors and approved by the shareholders of the Company. Basic and diluted earnings per share for the quarter and half year ended 30 September, 2024 has been accordingly adjusted for the effect of sub-divided (split) of equity shares.

7 The Company has a single reportable segment namely financial services for the purpose of Ind AS-108.

8 The figures for the previous period have been regrouped / rearranged / reclassified wherever necessary.

By Order of the Board

For Credent Global Finance Limited
Digitally signed by
Aditya Vikram Kanoria
Date: 2025.11.14
18:10:58 +05'30'

Aditya Vikram Kanoria
Managing Director & CFO
DIN 07002410

Date: 14 November 2025

Place: Mumbai



F.R.N. 022743N

KAPISH JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

Head Office: 504, B-Wing, Statesman House, 148, Barakhamba Road, New Delhi - 110001 | Phone : +91-11-43708987
Mobile : +91 9971 921466 | Email : ca.kapish@gmail.com | Website : www.kapishjainassociates.com; www.cakja.com

Independent Auditor's Review Report on Consolidated Unaudited Quarterly Financial Results and Consolidated Unaudited Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to The Board of Directors Credent Global Finance Limited

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of **Credent Global Finance Limited** ("the Parent Company"), its subsidiaries (the Parent Company and its subsidiaries together referred to as the "Group") and its share of net profit after tax and total comprehensive income of its associate company for the quarter and half year ended 30 September 2025 ("the Statement") attached herewith, being submitted by the Parent Company pursuant to the requirements of Regulation 33 of the SEBI ((Listing Obligations and Disclosure Requirements) Regulation, 2015 (the "Regulation") as amended, including relevant circulars issued by the SEBI from time to time.
2. This statement, which is the responsibility of the Parent Company's Management and approved by the Parent Company's Board of Directors, has been compiled from the related unaudited interim financial information which has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (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 statements are free of material misstatements. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



4. The Statement includes the results of following entities:

S. No.	Name of the entity	Relation
1	Credent Investment Private Limited (w.e.f. 5 February 2022)	Subsidiary Company
2	Credent Property Advisory Private Limited (w.e.f. 31 March 2022)	Subsidiary Company
3	Credent Assets Management Services Pvt. Ltd. (w.e.f. 3 February 2023)	Subsidiary Company
4	Credent Alpha LLP (w.e.f. 3 February 2023)	Associate Entity
5	Essel Finance Advisors and Managers LLP (w.e.f. 3 February 2023)	Associate Entity

5. The consolidated financial results include the financial results of 3 subsidiaries, whose financial statements/financial information reflect total assets of Rs. 2,504.74 lakhs as at 30 September 2025 and total revenue of Rs. 32.16 lakhs and Rs. 135.72 lakhs, total net profit / (loss) after tax of Rs. (54.89) lakhs and Rs. (81.89) lakhs and total comprehensive income of Rs. (28.36) lakhs and Rs. (233.33) lakhs for the quarter ended 30 September 2025 and period from 01 April 2025 to 30 September 2025, respectively and cash outflow (net) of Rs. 115.09 lakhs for the period from 01 April 2025 to 30 September 2025, as considered in the unaudited consolidated financial results which have been reviewed by us. The consolidated financial results also include the Group's share of profit / (loss) after tax of Rs. Nil lakhs and Rs. Nil lakhs for the quarter ended 30 September 2025 and period from 01 April 2025 to 30 September 2025, respectively of 1 (one) associate entity whose accounts have been audited by us.

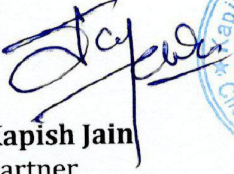

The consolidated financial results also include the Group's share of total comprehensive income of Rs. Nil lakhs and Rs. Nil lakhs for the quarter ended 30 September 2025 and period from 01 April 2025 to 30 September 2025, respectively in respect of one associate whose financial results has not been reviewed by their independent auditors. The unaudited financial information of that entity has been furnished to us by the management and our opinion consolidated financial results, in so far it relates to the amounts and disclosures included in respect of this associate is based solely on such unaudited financial information. In our opinion and according to the information and explanation given to us by the Holding Company's management, this associate is not material to the Group.

Our conclusion on the consolidated unaudited financial results is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors.



6. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards 34 (Ind AS-34) specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the Regulation, read with Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Kapish Jain & Associates,
Chartered Accountants
Firm Registration No. 022743N



Kapish Jain
Partner
Membership No. 514162
UDIN :25514162BMJVGD4001

Place: New Delhi
Date: 14 November 2025

CRESENT GLOBAL FINANCE LIMITED

CIN : L65910MH1991PLC404531

Regd. Office :Unit No. 1216, 12th Floor, C-wing, One BKC, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra East, Mumbai , Maharashtra 400051, Bandra(East),
Mumbai, Mumbai, Maharashtra, India, 400051

Corp. Office : MCL Aaradhya One Earth, Four Point, H Wing, Pant Nagar, Ghatkopar (East), Mumbai - 400075, Maharashtra, India

**STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS
FOR THE QUARTER ENDED AND HALF YEAR ENDED 30 SEPTEMBER 2025**

Rs. in Lakhs

Sl. No	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	31-Mar-25
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Revenue from operations						
	a) Interest Income	164.74	206.20	183.10	370.94	335.68	803.43
	b) Other operating Income (refer note 6)	1,046.65	48.76	145.15	1,095.41	480.05	661.94
	Total revenue from operations	1,211.39	254.96	328.25	1,466.35	815.73	1,465.37
2	Other Income	2.98	69.55	27.58	72.53	42.75	349.33
3	Total income (1+2)	1,214.37	324.51	355.83	1,538.88	858.48	1,814.70
4	Expenses						
	a) Finance costs	58.71	49.12	49.43	107.83	102.80	226.54
	b) Impairment of financial instruments	17.23	33.87	(4.84)	51.10	(66.03)	(15.10)
	c) Employee benefits expense	89.90	132.18	88.60	222.08	169.09	399.47
	d) Depreciation and amortisation expense	29.39	28.52	40.25	57.91	80.21	145.37
	e) Other expenses	50.19	58.59	103.74	108.78	1,519.79	1,669.37
	Total expenses	245.42	302.28	277.18	547.70	1,805.85	2,425.65
5	Profit/(loss) before exceptional item & tax (3-4)	968.95	22.23	78.65	991.19	(947.38)	(610.95)
6	Share of profit / (loss) of associate	-	-	12.71	-	-	-
7	Profit / (Loss) before exceptional items, and tax (5+6)	968.95	22.23	91.36	991.18	(947.38)	(610.95)
8	Exceptional Items	-	-	-	-	-	-
9	Profit/(loss) before tax (7-8)	968.95	22.23	91.36	991.18	(947.38)	(610.95)
10	Tax expense	256.37	(6.68)	121.73	249.69	44.96	62.85
11	Net Profit/(Loss) after tax (9-10)	712.58	28.91	(30.37)	741.49	(992.34)	(673.80)
12	Other comprehensive income (OCI)						
	(a) Items that will not be reclassified to profit & loss	163.81	101.64	(92.97)	265.45	1,060.56	1,301.17
	Income Tax relating to Items that will not be reclassified to profit & loss	(41.24)	(25.58)	172.77	(66.82)	(117.88)	(65.96)
	(b) Items that will be reclassified to profit & loss	-	-	-	-	-	-
	Income Tax relating to Items that will be reclassified to profit & loss	-	-	-	-	-	-
	Total Other Comprehensive Income	122.58	76.06	79.80	198.63	942.68	1,235.21
13	Total Comprehensive income for the period / year (11+12)	835.16	104.96	49.43	940.12	(49.66)	561.41
14	Net Profit/(loss) for the period / year (11)						
	attributable to:						
	Equity shareholders of the Company	712.58	28.91	(30.37)	741.49	(992.34)	(673.80)
	Non-controlling interests	-	-	-	-	-	-
		712.58	28.91	(30.37)	741.49	(992.34)	(673.80)
15	Other comprehensive income (OCI) for the period / year (12)						
	attributable to:						
	Equity shareholders of the Company	122.58	76.06	79.80	198.63	942.68	1,235.21
	Non-controlling interests	-	-	-	-	-	-
		122.58	76.06	79.80	198.63	942.68	1,235.21
16	Total comprehensive income for the period / year (13)						
	attributable to:						
	Equity shareholders of the Company	835.16	104.97	49.43	940.12	(49.66)	561.41
	Non-controlling interests	-	-	-	-	-	-
		835.16	104.97	49.43	940.12	(49.66)	561.41
17	Paid-up Equity Share Capital (Face value of Rs.2/- each)	1,029.22	1,029.22	1,029.22	1,029.22	1,029.22	1,029.22
18	Other Equity and Non-controlling interests	-	-	-	-	-	6,444.51
19	Earnings per share (of Rs.2/- each)						
	Basic & Diluted (in Rs.)(not annualised)	1.38	0.06	(0.06)	1.44	(1.93)	(1.56)

Notes:-

- 1 The above Consolidated Financial Results were reviewed by the Audit Committee and were thereafter approved by the Board of Directors at their meeting held on 14 November 2025.

2 Consolidated Statement of Assets & Liabilities		Rs. in Lakhs	
		Consolidated	
Particulars		As at 30.09.2025	As at 31.03.2025
Assets			
1 Financial Assets			
(a) Cash and cash equivalents		371.74	255.31
(b) Trade Receivable		79.06	220.43
(c) Loans		5,995.09	5,540.68
(d) Investments		2,733.62	1,849.61
(e) Other financial assets		1,573.71	1,489.10
Total Financial Assets		10,753.22	9,355.13
2 Non - Financial Assets			
(a) Inventories		-	-
(b) Current tax assets (net)		-	-
(c) Deferred tax assets (net)		-	-
(d) Property, Plant and Equipment		614.76	607.22
(e) Other Intangible Assets		4.48	0.92
(f) Goodwill on consolidation		867.27	867.27
(g) Right of Use Assets		195.97	215.19
(h) Other non-financial assets		79.13	133.43
Total Non - Financial Assets		1,761.61	1,824.03
Total assets		12,514.83	11,179.16
LIABILITIES AND EQUITY			
LIABILITIES			
1 Financial Liabilities			
(a) Payables			
(i) Trade Payables			
- total outstanding dues of micro enterprises and small enterprises		1.32	4.22
- total outstanding dues of Creditors other than micro enterprises and small enterprises		44.79	15.25
(b) Borrowings (other than debt securities)		1,819.90	1,968.38
(c) Lease Liability		215.82	240.71
(d) Provisions & Other Payables		-	-
(e) Other financial liabilities		1,372.03	1,140.30
Total Financial Liabilities		3,453.86	3,368.86
2 Non-Financial Liabilities			
(a) Current tax liabilities (Net)		309.53	28.17
(b) Deferred tax assets (net)		101.12	69.89
(c) Other non-financial liabilities		110.88	160.21
(d) Provisions & other payables		125.59	78.30
Total Non-Financial Liabilities		647.12	336.57
3 Equity			
(a) Equity share capital		1,029.22	1,029.22
(b) Other equity		7,384.63	6,444.51
Equity attributable to owners of the Company		8,413.85	7,473.73
Non-controlling interest		-	-
Total Equity		8,413.85	7,473.73
Total liabilities		12,514.83	11,179.16

3 Consolidated Statement of Cash Flows		
Particulars	For the half year ended	
	30.09.2025	30.09.2024
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	991.17	(947.37)
Adjustments for:		
Depreciation	57.91	80.21
Impairment of financial instruments	51.10	(66.03)
Unrealised profit through Profit and Loss	(1.72)	-
Fixed Assets/ROU Assets Written off	(8.49)	-
Interest on Lease liability	11.67	11.38
Loan written off	46.00	46.00
Bad debts written off	13.99	13.99
(Profit) / loss on sale of investment	-	1,286.64
Operating Profit Before Working Capital Changes	1,161.63	424.82
Adjustment for net (increase)/ decrease in operating assets		
- Loans	(565.51)	(188.36)
- Trade receivables	141.37	131.19
- Other Financial Assets	(86.25)	(968.05)
- Other Non-Financial Assets	54.30	(13.04)
Adjustment for net increase/(decrease) in operating liabilities		
- Trade payables	26.63	0.68
- Other financial liabilities	231.75	511.59
- Other non-financial liabilities	(49.34)	245.98
Other Liabilities	47.30	(261.81)
Net Changes in working capital	(199.75)	(541.82)
Cash flows from / (used in) operation before tax	961.89	(117.00)
Less: Income Taxes paid (Net)	(3.84)	56.83
Net cash flows from/ (used in) Operating Activities (1)	958.04	(60.17)
CASH FLOW FROM INVESTING ACTIVITIES		
Capital expenditure on Property, Plant & Equipment including Capital Advances (Net)	(36.44)	(2.77)
Investment made (Net)	(616.83)	811.79
Proceed from sale of Investments		-
Net cash flows from/ (used in) Investing Activities (2)	(653.27)	809.02
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issues of equity shares including security premium	-	-
Borrowing other than debt securities (Net)	(148.49)	(463.73)
Dividend Paid	-	-
Payment of Lease liability	(39.85)	(64.23)
Net cash flows from/ (used in) Financing Activities (3)	(188.34)	(527.96)
Net increase/(decrease) in Cash & cash Equivalent (1+2+3)	116.44	220.89
Cash and cash equivalent as at the beginning of the year	255.31	118.45
Cash and cash equivalent as at the end of the period	371.74	339.34

4 The consolidated financial results for the half year ended on 30 September 2025 includes the following entities of the Group:

Name of Entity	Relation
Credent Investment Private Limited	Subsidiary Company
Credent Property Advisory Private Limited	Subsidiary Company
Credent Asset Management Services Private Limited	Subsidiary Company
Credent Alpha LLP	Associate Entity
Essel Finance Advisors and Managers LLP	Associate Entity

5 The above results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.

6 During the quarter ended 30 September 2025, other operating income includes Rs. 992.80 lakhs recognized from the recovery of financial assets acquired pursuant to an assignment agreement.

7 The Holding Company has sub-divided (split) its 1,02,92,246 equity shares of face value of Rs.10 each fully paid-up into 5,14,61,230 equity shares of face value of Rs. 2 each fully paid up w.e.f. 15 October 2024 as recommended by the board of directors and approved by the shareholders of the Holding Company. Basic and diluted earnings per share for the quarter ended 30 June, 2024 has been accordingly adjusted for the effect of sub-divided (split) of equity shares.

8 The Holding Company has a single reportable segment namely financial services for the purpose of Ind AS-108.

9 The figures for the previous period have been regrouped / rearranged / reclassified wherever necessary.

By Order of the Board

For Credent Global Finance Limited

Aditya Vikram
Kanoria
Digitally signed by
Aditya Vikram Kanoria
Date: 2025.11.14
18:11:36 +05'30'

Aditya Vikram Kanoria

Managing Director & CFO
DIN 07002410

Date: 14 November 2025

Place: Mumbai