CREDENT GLOBAL FINANCE LIMITED

(Formerly Known as Oracle Credit Limited)

Date: 30.05.2025

To,
The Manager,
Department of Corporate Services,
BSE Limited,
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai-400001

Company Symbol: **CGFL**
Scrip Code: **539598**

Subject: - Outcome of the Board Meeting held on May 30, 2025

Dear Sir / Madam,

Pursuant to Regulations 30 and Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with Schedule III to the Listing Regulations, this is to inform you that the Board of Directors of the Company, at its Meeting held today, i.e., on Friday, May 30, 2025 (which commenced at 1:30 P.M. and concluded at 04:40 P.M., inter alia, has approved /noted the followings:-

1. **APPROVAL OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2025:**

   Upon recommendation of the Audit Committee, the Board of Directors have approved the Standalone and Consolidated Audited Financial Results) for the Quarter and Financial Year ended March 31, 2025 and the Statement of Assets and Liabilities as at March 31, 2025.

2. **NOTING OF THE STATUTORY AUDITORS' REPORT ON THE STANDALONE & CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2025:**

   Upon recommendation of the Audit Committee, the Board of Directors took note of the Auditors' Report on the Standalone and Consolidated Audited Financial Results of the Company for the Quarter and Financial Year ended March 31, 2025, which is with unmodified opinion.

This is for your information and record.

Thanking You,

For Credent Global Finance Limited
(Formerly known as Oracle Credit Limited)

PREETI SETHI
Digitally signed by PREETI SETHI
Date: 2025.05.30 16:42:43 +05'30'

Preeti Sethi
Company Secretary & Compliance Officer

Place: Mumbai
Encl: - as above

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 REPORT

To the Board of Directors of **Credent Global Finance Limited**
(Formerly known as Oracle Credit Limited)
Report on the Audit of the Standalone Annual Financial Results

Opinion

We have audited the accompanying standalone annual financial results of **Credent Global Finance Limited** *(Formerly known as Oracle Credit Limited)* **("*the Company*")** for the quarter ended 31 March 2025 and year to date results for the period from 1 April 2024 to 31 March 2025 ("the Statement" or "standalone annual financial results"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us the aforesaid standalone annual financial results:

a. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the for the quarter ended 31 March 2025 and year to date results for the period from 1 April 2024 to 31 March 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results section of our report. We are independent of the Company, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the standalone annual financial results.

Managements and Board of Director's Responsibilities for the Standalone Annual Financial Results

These standalone annual financial results have been prepared on the basis of the standalone annual financial statements.

The Company's Management's and the Board of Director's are responsible for the preparation and presentation of these standalone annual financial results that give a true and fair view of the net profit/loss and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards (Ind AS) prescribed under section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone annual financial results, the Management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of Standalone Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has internal financial controls with reference to Financial Statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the standalone annual financial results made by the management and Board of Directors.

- Conclude on the appropriateness of Management and Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the standalone annual financial results, including the disclosures, and whether the standalone annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

1) 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 ended 31 March, 2024 and year ended 31 March, 2024 have been accordingly adjusted for the effect of sub-divided (split) of equity shares.

2) The standalone annual financial results include the results for the quarter ended 31 March 2025 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For **Kapish Jain & Associates**
Chartered Accountants
Firm Registration Number 022743N

KAPISH JAIN
Digitally signed by KAPISH JAIN
Date: 2025.05.30 16:47:09 +05'30'

CA Kapish Jain
Partner
Membership No. 514162
UDIN :25514162BMJVCS5482

Place: New Delhi
Date: 30 May 2025

CREDENT GLOBAL FINANCE LIMITED

(FORMERLY KNOWN AS ORACLE CREDIT 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 AUDITED STANDALONE FINANCIAL RESULTS

FOR THE QUARTER AND YEAR ENDED 31 MARCH 2025

Rs. in Lakhs

Sl. No	Particulars	Quarter ended			Year ended	
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1	**Revenue from operations**					
	a) Interest Income	249.19	234.42	198.12	871.48	581.26
	b) Other operating Income	33.40	59.83	2.88	109.72	114.34
	Total revenue from operations	**282.59**	**294.25**	**201.00**	**981.20**	**695.60**
2	Other Income	(0.45)	(7.50)	0.13	21.67	0.13
3	**Total income (1+2)**	**282.16**	**286.75**	**201.13**	**1,002.88**	**695.73**
4	**Expenses**					
	a) Finance costs	52.42	44.85	21.53	168.16	92.61
	b) Impairment of financial instruments	21.71	29.22	60.59	-15.10	77.29
	c) Employee benefits expense	78.82	59.29	13.66	204.10	70.26
	d) Depreciation and amortisation expense	10.84	13.65	10.90	63.98	43.44
	e) Other expenses	107.72	68.52	32.02	294.26	102.16
	Total expenses	**271.51**	**215.53**	**138.70**	**715.41**	**385.76**
5	**Profit/(loss) before exceptional item & tax (3-4)**	**10.65**	**71.22**	**62.43**	**287.47**	**309.97**
6	Exceptional Items	-	-	**-**	**-**	**-**
7	**Profit/(loss) before tax (5-6)**	**10.65**	**71.22**	**62.43**	**287.47**	**309.97**
8	Tax expense	8.90	24.69	36.40	70.93	97.60
9	**Net Profit/(Loss) after tax (7-8)**	**1.74**	**46.53**	**26.03**	**216.53**	**212.37**
10	Other comprehensive income (OCI)					
(a)	Items that will not be reclassified to profit & loss	(156.26)	(8.30)	-	(138.02)	-
	Income Tax relating to Items that will not be reclassified to profit & loss	39.33	2.09	-	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	(116.93)	(6.21)	-	(103.28)	-
11	**Total comprehensive income for the period / year (9+10)**	**(115.19)**	**40.32**	**26.03**	**113.25**	**212.37**
12	Paid-up Equity Share Captial (Face value of Rs.2/- each)	1,029.22	1,029.22	1,029.22	1,029.22	1,029.22
13	Other Equity (excluding revaluation reserve)				5,407.49	5,294.24
14	Earnings per share (Face vaIue Rs 2/- per share) (not annualized)					
a.	Basic earnings per share (Rs.) (Refer note 3)	0.00	0.09	0.06	0.50	0.47
b.	Diluted earnings per share (Rs.) (Refer note 3)	0.00	0.09	0.06	0.50	0.47

Notes:-

1 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 30 May 2025.

2 **Standalone Statement of Assets & Liabilities** **Rs. In Lakhs**

Particulars	Standalone	
	As at 31.03.2025	As at 31.03.2024
Assets		
1 **Financial Assets**		
a. Cash & cash equivalents	228.14	2.33
b. Trade recievables	52.20	80.63
c. Loans	5,427.80	6,722.40
d. Investmets	1,897.37	1,102.52
e. Other financial assets	994.17	74.06
Total Financial Assets	**8,599.68**	**7,981.94**
2 **Non - Financial Assets**		
(a) Inventories	-	-
(b) Current tax assets (net)	-	-
(c) Deferred tax assets (net)	34.72	-
(d) Property, Plant and Equipment	2.40	1.91
(e) Right of Use Asset	170.84	56.14
(f) Other non-financial assets	72.77	19.59
Total Non - Financial Assets	**280.73**	**77.64**
Total assets	**8,880.41**	**8,059.58**
LIABILITIES AND EQUITY		
LIABILITIES		
1 **Financial Liabilities**		
(a) Payables		
(i) Trade Payables		
- total outstanding dues of micro enterprises and small enterprises	1.43	0.48
- total outstanding dues of Creditors other than micro enterprisesand small enterprises	4.15	4.56
(b) Borrowings	1,473.82	1,155.56
(c) Lease Liability	185.71	61.56
(d) Provisions & other payables	-	
(e) Other financial liability	601.22	408.67
Total Financial Liabilities	**2,266.33**	**1,630.83**
2 **Non-Financial Liabilities**		
(a) Current tax liabilities (Net)	37.06	92.88
(b) Deferred tax liability (net)	-	0.04
(c) Other non-financial liabilities	66.20	10.29
(d) Provisions & other payables	74.11	2.08
Total Non-Financial Liabilities	**177.38**	**105.29**
3 **Equity**		
(a) Equity share capital	1,029.22	1,029.22
(b) Other equity	5,407.49	5,294.24
Total Equity	**6,436.71**	**6,323.46**
Total liabilities	**8,880.41**	**8,059.58**

3 **Standalone Statement of Cash Flows** **Rs. In Lakhs**

	For the year ended	
	31.03.2025	**31.03.2024**
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	287.47	309.96
Adjustments for:		
Depreciation	63.98	43.44
Interest on Income Tax Refund	-	-
Interest on Lease liability	21.48	8.86
Impairment of financial instruments	(15.10)	77.29
Loan written off	46.00	-
Bad debts written off	13.99	-
Fixed Assets/ROU Assets Written off	(5.30)	2.92
Operating Profit Before Working Capital Changes	**412.52**	**442.48**
Adjustment for net (increase)/decrease in operating assets		
- Loans	1,249.72	(4,392.32)
- Inventories	-	-
- Trade recievables	28.43	(59.03)
- Other Financial Assets	(920.10)	(55.72)
- Other non financial assets	(53.18)	(12.33)
Adjustment for net increase/(decrease) in operating liabilities		
- Trade payables, Provisions & Other financial liabilities	193.09	(5.67)
- Other non-financial liabilities	127.94	0.67
- Other provisions & other current liabilities	-	-
Net Changes in working capital	**625.89**	**(4,524.40)**
Cash (used)/generated from operation before tax	1,038.41	(4,081.92)
Less: Income Taxes paid (Net)	(126.81)	(42.89)
Net cash flows from/(used in) Operating Activities (1)	**911.62**	**(4,124.83)**
CASH FLOW FROM INVESTING ACTIVITIES		
Capital expenditure on Property, Plant & Equipment including Capital Advances (Net)	(1.07)	(1.65)
Investment made	(932.87)	
Investment made in Subsidiaries Companies	-	-
Net cash flows from/(used in) Investing Activities (2)	**(933.94)**	**(1.65)**
CASH FLOW FROM FINANCING ACTIVITIES		
Issue of share capital including security premium	-	4,696.64
Loan taken/(repaid)	318.26	(791.85)
Proceeds from borrowings	-	
Borrowing other than debt securities		-
Proceeds from Share premium on Issue of share capital	-	-
Payment of Lease liability	(70.12)	(51.42)
Net cash flows from/(usedin) Financing Activities (3)	**248.14**	**3,853.37**
Net increase/(decrease) in Cash & cash Equivalent (1+2+3)	225.81	(273.10)
Cash and cash equivalent as at the beginning of the year	2.33	275.43
Cash and cash equivalent as at the end of the period	**228.14**	**2.33**

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 The name of the Company has been changed from 'Oracle Credit Limited' to 'Credent Global Finance Limited' vide fresh Certificate of Incorporation received from Ministry of Corporate Affairs dated 06 April 2023. Further, BSE Limited has been approved the same on 18 April 2023 and reflected on stock exchange on 24 April 2023

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 ended 31 March, 2024 and year ended 31 March, 2024 have 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
(Formerly known as Oracle Credit Limited)

ADITYA VIKRAM KANORIA
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Date: 2025.05.30 16:43:28 +05'30'

Aditya Vikram Kanoria
Managing Director & CFO
DIN 07002410

Date: 30 May 2025
Place: Mumbai

CREDENT GLOBAL FINANCE LIMITED

(Formerly Known as Oracle Credit Limited)

DECLARATION ON UNMODIFIED OPINION - STANDALONE FINANCIAL RESULTS

(Pursuant to the second proviso to Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015)

In compliance with the provision of Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 I, Aditya Vikram Kanoria, Managing Director and CFO of the Company, hereby declare that, M/s Kapish Jain & Associates, Chartered Accountants (ICAI Firm Registration No. 022743N) Statutory Auditors of the Company, have issued an Audit Report with unmodified opinion on Audited Standalone Financial Results of the Company for the quarter and financial year ended 31st March, 2025, which has been approved at the Board Meeting held today i.e 30th May,2025.

For Credent Global Finance Limited
(Formerly known as Oracle Credit Limited)

ADITYA VIKRAM KANORIA

Digitally signed by ADITYA VIKRAM KANORIA
Date: 2025.05.30 17:01:14 +05'30'

Aditya Vikram Kanoria
Managing Director cum Chief Financial Officer
DIN: 07002410

Place: Mumbai
Date: 30th May, 2025

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 REPORT

To the Board of Directors of **Credent Global Finance Limited**
(Formerly known as Oracle Credit Limited)
Report on the Audit of the Consolidated Annual Financial Results

Opinion

We have audited the accompanying consolidated annual financial results of **Credent Global Finance Limited** *(Formerly known as Oracle Credit Limited) ("the Holding Company")* and its subsidiaries *(Holding Company and its subsidiaries together referred to as "the Group")* for the quarter ended 31 March 2025 and year to date results for the period from 1 April 2024 to 31 March 2025 ("the Statement" or "consolidated annual financial results"), attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the reports of independent auditors on separate audited financial statements of the subsidiaries and associate and on unaudited management certified financial statements of an associate, the aforesaid consolidated annual financial results:

a. includes the results of the following entity:

S. No.	Name of the entity	Relation
1	Credent Investment Private Limited (w.e.f. 5 February 2022) (Formerly Known as Credent Asset Advisors Private Limited)	Subsidiary Company
2	Credent Property Advisory Private Limited (w.e.f. 31 March 2022) (Converted from Credent Property Advisory LLP)	Subsidiary Company
3	Credent Assets Management Services Pvt. Ltd. (w.e.f 3 February 2023) (Formerly Known as BCB Capital Advisors Private Limited)	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

b. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and

c. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the consolidated net profit and other comprehensive income and other financial information of the Group for the quarter ended 31 March 2025 and year to date results for the period from 1 April 2024 to 31 March 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Annual Financial Results section of our report. We are independent of the Group, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the consolidated financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Consolidated annual financial results.

Management's and Board of Director's Responsibilities for the Consolidated Annual Financial Results

These consolidated annual financial results have been prepared on the basis of the consolidated annual financial statements.

The Holding Company's Management's and the Board of Director's are responsible for the preparation and presentation of these consolidated annual financial results that give a true and fair view of the consolidated net profit/loss and other comprehensive income and other financial information of the Group in accordance with the recognition and measurement principles laid down in Indian Accounting Standards (Ind AS) prescribed under section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The respective Management and Board of Directors of the Companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of each Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated annual financial results by the Management and the Board of Directors of the Holding Company, as aforesaid.

In preparing the Consolidated annual financial results, the respective Management and the Board of Directors of the companies included in the Group are responsible for assessing the ability of each company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The respective Management of the companies included in the Group is responsible for overseeing the financial reporting process of each company.

Auditor's Responsibilities for the Audit of Consolidated Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the consolidated annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated annual financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has internal financial controls with reference to Financial Statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the consolidated annual financial results made by the management and Board of Directors.

- Conclude on the appropriateness of Management and Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Consolidated annual financial results, including the disclosures, and whether the consolidated annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities within the Group to express an opinion on the consolidated annual financial results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated annual financial results of which we are the independent auditors. For the other entities included in the consolidated annual financial results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the consolidated annual financial results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular No CIR/CFD/CMD1/44/2019 issued by the securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

Other Matters

(a) The consolidated annual financial results include the audited financial results of 3 (three) subsidiaries, whose financial statements/financial information reflect total assets of Rs. 2,298.75 lacs as at 31 March 2025, total revenue of Rs. 330.60 lacs and 833.50 lacs, total net profit/(loss) after tax of Rs. 328.92 lacs and Rs. (890.33) lacs, total comprehensive income of Rs. 624.62 lacs and Rs. 448.16 lacs for the quarter ended on 31 March 2025 and for the period from 1 April 2024 to 31 March 2025, respectively and net cash inflows/(outflow) of Rs. (88.95) lacs for the year ended on that date, as considered in the consolidated annual financial results, which have been audited by us. The consolidated annual financial results also include the Group's share of profit / (loss) after tax of Rs. Nil of 1 (one) associate entity whose accounts have been audited by us.

The consolidated annual financial results also include the Group's share of profit / (loss) after tax of Rs. Nil of 1 (one) associate entity, the financial information of which has not been audited by their auditor. The unaudited financial information of that entity has been furnished to us by the management and our opinion consolidated annual 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 opinion on the consolidated annual 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.

(b) The standalone annual financial results include the results for the quarter ended 31 March 2025 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

(c) 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 ended 31 March, 2024 and year ended 31 March, 2024 have been accordingly adjusted for the effect of sub-divided (split) of equity shares.

For **Kapish Jain & Associates**
Chartered Accountants
Firm Registration Number 022743N

KAPISH JAIN
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Date: 2025.05.30 16:51:16 +05'30'

CA Kapish Jain
Partner
Membership No. 514162
UDIN: 25514162BMJVCT7430

Place: New Delhi
Date: 30 May 2025

CREDENT GLOBAL FINANCE LIMITED

(FORMERLY KNOWN AS ORACLE CREDIT 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 AUDITED CONSOLIDATED FINANCIAL RESULTS

FOR THE QUARTER AND YEAR ENDED 31 MARCH 2025

Rs. in Lakhs

Sl. No	Particulars	Quarter ended			Year ended	
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1	**Revenue from operations**					
	a) Interest Income	241.91	225.84	152.28	803.43	487.10
	b) Other operating Income	59.67	122.22	309.45	661.94	749.90
	Total revenue from operations	**301.58**	**348.06**	**461.73**	**1,465.37**	**1,237.00**
2	Other Income	311.17	(4.59)	24.40	349.33	40.29
3	**Total income (1+2)**	**612.75**	**343.47**	**486.14**	**1,814.70**	**1,277.29**
4	**Expenses**					
	a) Finance costs	64.56	59.18	48.17	226.54	236.38
	b) Impairment of financial instruments	21.71	29.22	60.59	-15.10	77.29
	c) Employee benefits expense	119.47	110.91	81.52	399.47	312.16
	d) Depreciation and amortisation expense	31.08	34.08	28.34	145.37	101.50
	e) Other expenses	53.88	95.70	79.78	1,669.37	419.66
	Total expenses	**290.71**	**329.09**	**298.39**	**2,425.65**	**1,146.99**
5	**Profit/(loss) before exceptional item & tax (3-4)**	**322.04**	**14.38**	**187.74**	**(610.95)**	**130.30**
6	Share of profit / (loss) of associate	-	-	(99.73)	-	(115.90)
7	**Profit / (Loss) before exceptional items, and tax (5+6)**	**322.04**	**14.38**	**88.01**	**(610.95)**	**14.40**
8	Exceptional Items	-	-		**-**	**-**
9	**Profit/(loss) before tax (7-8)**	**322.04**	**14.38**	**88.01**	**(610.95)**	**14.40**
10	Tax expense	(8.63)	26.52	(155.01)	62.85	(119.16)
11	**Net Profit/(Loss) after tax (9-10)**	**330.67**	**(12.14)**	**243.02**	**(673.80)**	**133.56**
12	Other comprehensive income (OCI)					
(a)	Items that will not be reclassified to profit & loss	143.92	96.69	-	1,301.17	-
	Income Tax relating to Items that will not be reclassified to profit & loss	34.86	17.06	-	(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	**178.78**	**113.75**	**-**	**1,235.21**	**-**
13	**Total Comprehensive income for the period / year (11+12)**	**509.44**	**101.60**	**243.02**	**561.41**	**133.56**
14	**Net Profit/(loss) for the period / year (11)**					
	attributable to:					
	Equity shareholders of the Company	330.67	(12.14)	243.02	(673.80)	133.56
	Non-controlling interests	-	-	-	-	-
		330.67	**(12.14)**	**243.02**	**(673.80)**	**133.56**
15	**Other comprehensive income (OCI) for the period / year (12)**					
	attributable to:					
	Equity shareholders of the Company	178.78	113.75	-	1,235.21	-
	Non-controlling interests	-	-	-	-	-
		178.78	**113.75**	**-**	**1,235.21**	**-**
16	**Total comprehensive income for the period / year (13)**					
	attributable to:					
	Equity shareholders of the Company	509.44	101.60	243.02	561.41	133.56
	Non-controlling interests	-	-	-	-	-
		509.44	**101.60**	**243.02**	**561.41**	**133.56**
17	Paid-up Equity Share Captial (Face value of Rs.2/- each)	1,029.22	1,029.22	1,029.22	1,029.22	1,029.22
18	Other Equity and Non-controlling interests					6,247.22
19	Earnings per share (of Rs.2/- each)					
	Basic & Diluted (in Rs.)(not annualised)	0.64	(0.02)	0.56	(1.56)	0.30

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 30 May 2025.

2 **Consolidated Statement of Assets & Liabilities** — **Rs. in Lakhs**

Particulars	Consolidated	
	As at 31.03.2025	As at 31.03.2024
Assets		
1 **Financial Assets**		
(a) Cash and cash equivalents	255.31	118.45
(b) Trade Receivable	220.43	221.12
(c) Loans	5,540.68	5,175.31
(d) Investments	1,849.61	3,317.02
(e) Other financial assets	1,489.10	87.33
Total Financial Assets	**9,355.13**	**8,919.22**
2 **Non - Financial Assets**		
(a) Inventories	-	-
(b) Current tax assets (net)	-	-
(c) Deferred tax assets (net)	-	-
(d) Property, Plant and Equipment	607.22	649.76
(e) Other Intangible Assets	0.92	0.90
(f) Goodwill on consolidation	867.27	867.27
(g) Right of Use Assets	215.19	108.35
(h) Other non-financial assets	133.43	146.83
Total Non - Financial Assets	**1,824.03**	**1,773.11**
Total assets	**11,179.16**	**10,692.34**
LIABILITIES AND EQUITY		
LIABILITIES		
1 **Financial Liabilities**		
(a) Payables		
(i) Trade Payables		
- total outstanding dues of micro enterprises and small enterprises	4.22	0.48
- total outstanding dues of Creditors other than micro enterprisesand small enterprises	15.25	10.77
(b) Borrowings (other than debt securities)	1,968.38	2120.75
(c) Lease Liability	240.71	126.99
(d) Provisions & Other Payables	-	2.14
(e) Other financial liabilities	1,140.30	564.20
Total Financial Liabilities	**3,368.86**	**2,825.33**
2 **Non-Financial Liabilities**		
(a) Current tax liabilities (Net)	28.17	84.06
(b) Deferred tax assets (net)	69.89	138.13
(c) Other non-financial liabilities	160.21	101.91
(d) Provisions & other payables	78.30	266.46
Total Non-Financial Liabilities	**336.57**	**590.56**
3 **Equity**		
(a) Equity share capital	1,029.22	1,029.22
(b) Other equity	6,444.51	6,247.22
Equity attributable to owners of the Company	**7,473.73**	**7,276.44**
Non-controlling interest	-	-
Total Equity	**7,473.73**	**7,276.44**
Total liabilities	**11,179.16**	**10,692.34**

3 **Consolidated Statement of Cash Flows**

Particulars	For the year ended	
	31.03.2025	**31.03.2024**
CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	(610.96)	14.41
Adjustments for:		
Depreciation	145.37	101.50
Impairment of financial instruments	(15.10)	77.29
Unrealised profit through Profit and Loss	1,301.17	-
Reclassified OCI to Profit and loss	(364.11)	
Fixed Assets/ROU Assets Written off	(5.38)	2.92
Adjustment for consolidation	-	115.90
Interest on Lease liability	28.84	16.82
Non Controliing interest	-	-
Loan written off	46.00	
Bad debts written off	13.99	
(Profit) / loss on sale of investment	(62.96)	55.17
Adjustment for consolidation	-	
Operating Profit Before Working Capital Changes	**476.86**	**384.01**
Adjustment for net (increase)/decrease in operating assets		
- Loans	(338.35)	(2,076.24)
- Trade recievables	0.69	(155.69)
- Other Financial Assets	(1,401.77)	(56.23)
- Other Non-Financial Assets	13.40	(119.52)
Adjustment for net increase/(decrease) in operating liabilities		
- Trade payables	8.22	4.78
- Other financial liabilities	317.49	(36.46)
- Other non-financial liabilities	58.30	61.71
Other Liabilities	(3.61)	226.76
Net Changes in working capital	**(1,345.63)**	**(2,150.89)**
Cash flows from / (used in)operation before tax	(868.77)	(1,766.88)
Less: Income Taxes paid (Net)	(252.97)	(69.12)
Net cash flows from / (used in) Operating Activities (1)	**(1,121.74)**	**(1,836.00)**
CASH FLOW FROM INVESTING ACTIVITIES		
Capital expenditure on Property, Plant & Equipment including Capital Advances (Net)	(4.11)	(536.78)
Investment made (Net)	1,530.37	(721.59)
Net cash flows from / (used in) Investing Activities (2)	**1,526.26**	**(1,258.37)**
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issues of equity shares including security premium	-	4,696.64
Borrowing other than debt securities (Net)	(152.37)	(1,716.32)
Payment of Lease liability	(115.29)	(85.13)
Net cash flows from / (usedin) Financing Activities (3)	**(267.66)**	**2,895.19**
Net increase/(decrease) in Cash & cash Equivalent (1+2+3)	136.86	(199.17)
Cash and cash equivalent as at the beginning of the year	118.45	317.62
Cash and cash equivalent as at the end of the period	**255.31**	**118.45**

4 The consolidated financial results for the quarter and year ended on 31 March 2025 includes the following entities of the Group:

Name of Entity	Relation
Credent Investment Private Limited (Formerly known as Credent Asset Advisors Private Limited)	Subsidiary Company
Credent Property Advisory Private Limited (Converted from Credent Property Advisors LLP)	Subsidiary Company
Credent Asset Management Services Private Limited (Formerly known as BCB Capital Advisors 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 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 31 March, 2024 and year ended 31 March, 2024 have been accordingly adjusted for the effect of sub-divided (split) of equity shares.

7 The name of the Holding Company has been changed from 'Oracle Credit Limited' to 'Credent Global Finance Limited' vide fresh Certificate of Incorporation received from Ministry of Corporate Affairs dated 06 April 2023. Further, BSE Limited has been approved the same on 18 April 2023 and reflected on stock exchange on 24 April 2023

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
(Formerly known as Oracle Credit Limited)

ADITYA VIKRAM KANORIA
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Date: 2025.05.30 16:43:54 +05'30'

Aditya Vikram Kanoria
Managing Director & CFO
DIN 07002410

Date: 30 May 2025
Place: Mumbai

CREDENT GLOBAL FINANCE LIMITED

(Formerly Known as Oracle Credit Limited)

DECLARATION ON UNMODIFIED OPINION - CONSOLIDATED FINANCIAL RESULTS

(Pursuant to the second proviso to Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015)

In compliance with the provision of Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 I, Aditya Vikram Kanoria, Managing Director and CFO of the Company, hereby declare that, M/s Kapish Jain & Associates, Chartered Accountants (ICAI Firm Registration No. 022743N) Statutory Auditors of the Company, have issued an Audit Report with unmodified opinion on Audited Consolidated Financial Results of the Company for the quarter and financial year ended 31st March, 2025, which has been approved at the Board Meeting held today i.e 30th May,2025.

For Credent Global Finance Limited
(Formerly known as Oracle Credit Limited)

ADITYA VIKRAM KANORIA

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Date: 2025.05.30 17:01:40 +05'30'

Aditya Vikram Kanoria
Managing Director cum Chief Financial Officer
DIN: 07002410

Place: Mumbai
Date: 30th May, 2025