CREDENT GLOBAL FINANCE LIMITED

(Formerly Known as Oracle Credit Limited)

Date: 13.08.2025

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

Company Symbol: CGFL
Scrip 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., 13th August, 2025

Dear Sir / Madam,

This is to inform you that the Board of Directors of the Company at their meeting held on **Wednesday, 13th August, 2025**, at the Registered office of the Company situated at **Unit No 1216, 12th Floor, C wing, one BKC, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (E), Mumbai, Maharashta-400051, India**, inter alia has considered and approved the following matter(s): -

1. Considered and approved the standalone and consolidated unaudited financial results of the Company for the quarter ended 30th June 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 Director's Report along with Annexures for the F.Y. 2024-25 of the Company;

3. Considered and approved the Notice of AGM pursuant to Section 110 and other applicable provisions of the Companies Act, 2013, if any, read with the Companies (Management and Administration) Rules, 2014, including proposed Resolution(s) and explanatory statement and fixing the day, date and time of the Annual General Meeting and finalized the Calendar of Events;

4. Considered and approved the Appointment of M/s Sumit Bajaj and Associates, Practicing Company Secretaries (Firm Registration No. S2019DE677200 and Peer Reviewed Certificate No. 6546/2025) as Secretarial Auditor of the Company for a term of five consecutive Financial Years commencing from FY 2025-26 and ending with FY 29-30. subject to approval of the shareholders of the Company at the ensuing Annual General Meeting. The details as required under Listing Regulations read with SEBI Circular in relation to appointment of the Secretarial Auditors is enclosed as **Annexure-A;**

5. Considered and approved the appointment of M/s Sumit Bajaj and Associates as scrutinizer in respect to conduct e-voting process and scrutiny of Annual General Meeting along with E-Voting Results.

The meeting of the Board of Directors commenced at 04:30 P.M. and concluded at 05:20 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: 2025.08.13 17:31:36 +05'30'

Preeti Sethi
Company Secretary & Compliance Officer
Place: Mumbai

Details under Regulation 30 of the SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015 read along with SEBI Circular SEBI/HO/CFD/PoD2/CIR/P/0155 November 11, 2024

Annexure A: - Appointment of Secretarial Auditors of the Company:

S.No.	Particulars	Information
1.	**Name of the Auditor**	M/s Sumit Bajaj & Associates, Practicing Company Secretaries, Peer Reviewed Firm of Company Secretaries in Practice (Peer Review No. 6546/2025), as Secretarial Auditors of the Company.
2.	**Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise.**	According to Regulation 24A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Board accorded its approval for the appointment of M/s. Sumit Bajaj & Associates, Company Secretaries as the Secretarial Auditor of the Company.
3.	**Date of appointment/cessation & term of appointment**	The Board of Directors of the Company at its meeting held today i.e., August 13, 2025, based on the recommendation of the Audit Committee, approved the appointment of M/s Sumit Bajaj & Associates, Company Secretaries, Peer Reviewed Firm of Company Secretaries in Practice (Peer Review No. 6546/2025), as Secretarial Auditor of the Company for a period of five years to hold office for a term of five consecutive years, commencing from the conclusion of the 35th Annual General Meeting of the Company till the conclusion of the 39th Annual General Meeting and this approval is subject to further approval of our shareholders to be obtained at their ensuing Annual General Meeting.
4.	**Brief profile (in case of appointment)**	M/s Sumit Bajaj & Associates is headed by Mr. Sumit Bajaj; an Associate Member of The Institute of Company Secretaries of India. He has overall experience of more than 7 years in the field of corporate governance and compliance relating to Capital Market, Security Laws, Companies Act, RBI Regulations in respect to NBFC's, Corporate Governance and Due Diligence. He has deep understanding of SEBI Regulations and corporate Law's. While the principal office is in New Delhi, it offers corporate secretarial services across India. The firm is registered with the Institute of Company Secretaries of India vide Registration No.: S2019DE677200.

KAPISH JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS

F.R.N. 022743N

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 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 ended 30 June 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 an opinion 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 : 25514162BMJVEA1100
Place: New Delhi
Date: 13 August 2025

CREDENT 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 ENDED 30 JUNE 2025

Rs. in Lakhs

Sl. No	Particulars	Quarter ended			Year ended
		30-Jun-25	31-Mar-25	30-Jun-24	31-Mar-25
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	**Revenue from operations**				
	a) Interest Income	212.99	249.19	196.08	871.48
	b) Other operating Income	8.14	33.40	5.45	109.72
	Total revenue from operations	**221.13**	**282.59**	**201.53**	**981.20**
2	Other Income	53.15	(0.45)	2.79	21.67
3	**Total income (1+2)**	**274.28**	**282.16**	**204.32**	**1,002.88**
4	**Expenses**				
	a) Finance costs	41.21	52.42	34.42	168.16
	b) Impairment of financial instruments	33.87	21.71	(61.19)	(15.10)
	c) Employee benefits expense	85.69	78.82	32.83	204.10
	d) Depreciation and amortisation expense	12.78	10.84	19.67	63.98
	e) Other expenses	49.54	107.72	81.69	294.26
	Total expenses	**223.08**	**271.51**	**107.42**	**715.41**
5	**Profit/(loss) before exceptional item & tax (3-4)**	**51.19**	**10.65**	**96.90**	**287.47**
6	Exceptional Items	-	-	**-**	**-**
7	**Profit/(loss) before tax (5-6)**	**51.19**	**10.65**	**96.90**	**287.47**
8	Tax expense	(4.72)	8.90	10.33	70.93
9	**Net Profit/(Loss) after tax (7-8)**	**55.91**	**1.75**	**86.57**	**216.53**
10	Other comprehensive income (OCI)				
(a)	Items that will not be reclassified to profit & loss	339.45	(156.26)	114.33	(138.02)
	Income Tax relating to Items that will not be reclassified to profit & loss	(85.43)	39.33	(28.78)	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	254.03	(116.93)	85.55	(103.28)
11	**Total comprehensive income for the period / year (9+10)**	**309.93**	**(115.18)**	**172.12**	**113.25**
12	Paid-up Equity Share Captial (Face value of Rs.2/- each)	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 3)	0.11	0.09	0.17	0.50
b.	Diluted earnings per share (Rs.) (Refer note 3)	0.11	0.09	0.17	0.50

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 13 August 2025.

2 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.

3 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 30 June, 2024 has been accordingly adjusted for the effect of sub-divided (split) of equity shares.

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

5 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: 2025.08.13 17:22:33 +05'30'

Aditya Vikram Kanoria
Managing Director & CFO
DIN 07002410

Date: 13 August 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 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 ("Statement") 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 ended 30 June 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 an opinion 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	Subsidiary Company
2	Credent Property Advisory Private Limited	Subsidiary Company
3	Credent Assets Management Services Pvt. Ltd.	Subsidiary Company
4	Credent Alpha LLP	Associate Entity
5	Essel Finance Advisors and Managers LLP	Associate Entity

Kapish Jain & Associates NEW DELHI Chartered Accountants

5. 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.

6. The consolidated financial results include the financial results of 3 subsidiaries, whose financial statements/financial information reflect total revenue of Rs. 50.23 lakhs, total net profit / (loss) after tax of Rs. (26.99) lakhs and total comprehensive income of Rs. (204.94) lakhs the quarter ended 30 June 2025, respectively, 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 for the quarter ended 30 June 2025, respectively of 1 (one) associate entity whose accounts have been audited by us.

7. The consolidated financial results also include the Group's share of total comprehensive income of Rs. Nil lakhs for the quarter ended 30 June 2025, respectively in respect of one associate whose financial results has not been reviewed by their respective 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.

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



Kapish Jain
Partner
Membership No. 514162
UDIN: 25514162BMJVEC9125
Place: New Delhi
Date: 13 August 2025

CREDENT 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 CONSOLIDATED FINANCIAL RESULTS

FOR THE QUARTER ENDED 30 JUNE 2025

Rs. in Lakhs

Sl. No	Particulars	Quarter ended			Year ended
		30-Jun-25	31-Mar-25	30-Jun-24	31-Mar-25
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	**Revenue from operations**				
	a) Interest Income	206.20	241.91	152.58	803.43
	b) Other operating Income	48.76	59.67	334.90	661.94
	Total revenue from operations	**254.96**	**301.58**	**487.48**	**1,465.37**
2	Other Income	69.55	311.17	15.17	349.33
3	**Total income (1+2)**	**324.51**	**612.75**	**502.65**	**1,814.70**
4	**Expenses**				
	a) Finance costs	49.12	64.56	53.37	226.54
	b) Impairment of financial instruments	33.87	21.71	(61.19)	(15.10)
	c) Employee benefits expense	132.18	119.47	80.49	399.47
	d) Depreciation and amortisation expense	28.52	31.08	39.96	145.37
	e) Other expenses	58.59	53.88	1,416.05	1,669.37
	Total expenses	**302.27**	**290.71**	**1,528.67**	**2,425.65**
5	**Profit/(loss) before exceptional item & tax (3-4)**	**22.24**	**322.04**	**(1,026.01)**	**(610.95)**
6	Share of profit / (loss) of associate	-	-	(12.71)	-
7	**Profit / (Loss) before exceptional items, and tax (5+6)**	**22.24**	**322.04**	**(1,038.72)**	**(610.95)**
8	Exceptional Items	-	-		**-**
9	**Profit/(loss) before tax (7-8)**	**22.24**	**322.04**	**(1,038.72)**	**(610.95)**
10	Tax expense	(6.68)	(8.63)	(76.77)	62.85
11	**Net Profit/(Loss) after tax (9-10)**	**28.92**	**330.67**	**(961.95)**	**(673.80)**
12	Other comprehensive income (OCI)				
(a)	Items that will not be reclassified to profit & loss	101.64	143.92	1,153.53	1,301.17
	Income Tax relating to Items that will not be reclassified to profit & loss	(25.58)	34.86	(290.65)	(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	**76.07**	**178.78**	**862.88**	**1,235.21**
13	**Total Comprehensive income for the period / year (11+12)**	**104.99**	**509.44**	**(99.07)**	**561.41**
14	**Net Profit/(loss) for the period / year (11)** attributable to:				
	Equity shareholders of the Company	28.92	330.67	(961.95)	(673.80)
	Non-controlling interests	-	-	-	-
		28.92	**330.67**	**(961.95)**	**(673.80)**
15	**Other comprehensive income (OCI) for the period / year (12)** attributable to:				
	Equity shareholders of the Company	76.07	178.78	862.88	1,235.21
	Non-controlling interests	-	-	-	-
		76.07	**178.78**	**862.88**	**1,235.21**
16	**Total comprehensive income for the period / year (13)** attributable to:				
	Equity shareholders of the Company	104.99	509.44	(99.07)	561.41
	Non-controlling interests	-	-	-	-
		104.99	**509.44**	**(99.07)**	**561.41**
17	Paid-up Equity Share Captial (Face value of Rs.2/- each)	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)	0.06	0.64	(1.87)	(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 13 August 2025.

2 The consolidated financial results for the quarter ended on 30 June 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

3 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.

4 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.

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

6 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: 2025.08.13 17:23:11 +05'30'

Aditya Vikram Kanoria
Managing Director & CFO
DIN 07002410

Date: 13 August 2025
Place: Mumbai