CREDENT GLOBAL FINANCE LIMITED

Date: February 13th, 2026

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., February 13th, 2026

Dear Sir / Madam,

This is to inform you that the Board of Directors of the Company at their meeting held on **Friday, February 13th, 2026**, 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, Maharashta-400051, India**, to consider and approve the following matter(s): -

1. Considered and approved the unaudited standalone and consolidated financial results of the Company for the quarter and nine months ended 31st December 2025. A copy of the said unaudited standalone and consolidated financial results along with the Limited Review Report of the Statutory Auditor thereon is enclosed herewith;

The meeting of the Board of Directors commenced at 04:00 P.M. and concluded at 04:45 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: 2026.02.13 16:51:12 +05'30'

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

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 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 nine months ended 31 December 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: 26514162LSYRNB6289
Place: New Delhi
Date: 13 February 2026

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 - 400051, Maharashtra, India

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 NINE MONTHS ENDED 31 DECEMBER 2025

Rs. in Lakhs

Sl. No	Particulars	Quarter ended			Nine Months ended		Year ended
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	**Revenue from operations**						
	a) Interest Income	179.30	164.75	234.42	557.04	622.29	871.48
	b) Other operating Income	2,394.90	1,017.30	59.83	3,420.34	76.32	109.72
	Total revenue from operations	**2,574.20**	**1,182.05**	**294.25**	**3,977.38**	**698.61**	**981.20**
2	Other Income	6.75	0.17	(7.50)	60.07	22.12	21.67
3	**Total income (1+2)**	**2,580.95**	**1,182.22**	**286.75**	**4,037.45**	**720.73**	**1,002.87**
4	**Expenses**						
	a) Finance costs	37.64	47.91	44.85	126.76	115.74	168.16
	b) Impairment of financial instruments	55.33	17.23	29.22	106.43	(36.81)	(15.10)
	c) Employee benefits expense	34.94	40.77	59.29	161.40	125.28	204.10
	d) Depreciation and amortisation expense	15.22	15.31	13.65	43.31	53.14	63.98
	e) Other expenses	28.78	34.48	68.52	112.80	186.54	294.26
	Total expenses	**171.91**	**155.70**	**215.53**	**550.70**	**443.89**	**715.40**
5	**Profit/(loss) before exceptional item & tax (3-4)**	**2,409.04**	**1,026.52**	**71.22**	**3,486.75**	**276.84**	**287.47**
6	Exceptional Items	-	-	-	-	-	-
7	**Profit/(loss) before tax (5-6)**	**2,409.04**	**1,026.52**	**71.22**	**3,486.75**	**276.84**	**287.47**
8	Tax expense	606.92	259.05	24.69	861.25	62.03	70.93
9	**Net Profit/(Loss) after tax (7-8)**	**1,802.12**	**767.47**	**46.53**	**2,625.50**	**214.81**	**216.54**
10	Other comprehensive income (OCI)						
(a)	Items that will not be reclassified to profit & loss	879.72	128.39	(8.30)	1,347.56	18.24	(138.02)
	Income Tax relating to Items that will not be reclassified to profit & loss	(221.41)	(32.32)	2.09	(339.16)	(4.59)	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	658.31	96.07	(6.21)	1,008.40	13.65	(103.28)
11	**Total comprehensive income for the period / year (9+10)**	**2,460.43**	**863.54**	**40.32**	**3,633.90**	**228.46**	**113.26**
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	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.)	3.50	1.49	0.09	5.10	0.42	0.50
b.	Diluted earnings per share (Rs.)	3.50	1.49	0.09	5.10	0.42	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 February 2026.

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 During the quarter ended 31 December 2025 and for the period ended 31 December 2025, other operating income includes Rs. 2,383.20 lakhs and Rs. 3,376.00 lakhs, respectively, recognized towards recovery of financial assets acquired pursuant to an assignment agreement.

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: 2026.02.13 16:47:09 +05'30'

Aditya Vikram Kanoria
Managing Director & CFO
DIN 07002410

Date: 13 February 2026
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 ("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 and nine months ended 31 December 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) (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 21 November 2025)	Step-down subsidiary entity

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. 233.52 lakhs and Rs 315.90 lakhs, total net profit / (loss) after tax of Rs. (38.30) lakhs and Rs. (120.19) lakhs and total comprehensive income of Rs. (38.14) lakhs and Rs. (271.49) lakhs for the quarter ended 31 December 2025 and for the period from 01 April 2025 to 31 December 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 and Rs. Nil lakhs for the quarter ended 31 December 2025 and period from 01 April 2025 to 31 December 2025, respectively of 1 (one) associate entity whose accounts have been reviewed by us.

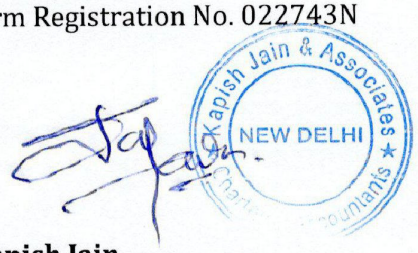
   The consolidated financial results also include the financial results of 1 (one) step down subsidiary, whose financial statements/financial information reflect total revenue of Rs. 9.80 lakhs and Rs 9.80 lakhs, total net profit / (loss) after tax of Rs. (5.21) lakhs and Rs. (5.21) lakhs and total comprehensive income of Rs. (5.21) lakhs and Rs. (5.21) lakhs for the quarter ended 31 December 2025 and period from 01 April 2025 to 31 December 2025, respectively in respect of one step down subsidiary 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 conclusion on 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 step-down subsidiary is not material to the Group.



Our conclusion on the consolidated annual financial results, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the reports of such auditors and the procedures performed by us are as stated in paragraph above.

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: 26514162ZICKRD2190
Place: New Delhi
Date: 13 February, 2026

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 - 400051, Maharashtra, India

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 AND NINE MONTHS ENDED 31 DECEMBER 2025

Rs. in Lakhs

Sl. No	Particulars	Quarter ended			Nine Months ended		Year ended
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	**Revenue from operations**						
	a) Interest Income	165.66	164.74	225.84	536.60	561.52	803.43
	b) Other operating Income	2,421.14	1,046.65	122.22	3,516.55	602.27	661.94
	Total revenue from operations	**2,586.80**	**1,211.39**	**348.06**	**4,053.15**	**1,163.79**	**1,465.37**
2	Other Income	237.47	2.98	(4.59)	310.00	38.16	349.33
3	**Total income (1+2)**	**2,824.27**	**1,214.37**	**343.47**	**4,363.15**	**1,201.95**	**1,814.70**
4	**Expenses**						
	a) Finance costs	44.36	58.71	59.18	152.19	161.98	226.54
	b) Impairment of financial instruments	55.33	17.23	29.22	106.43	(36.81)	(15.10)
	c) Employee benefits expense	71.93	89.90	110.91	294.01	280.00	399.47
	d) Depreciation and amortisation expense	29.22	29.39	34.08	87.13	114.29	145.37
	e) Other expenses	265.97	50.19	95.70	374.75	1,615.49	1,669.37
	Total expenses	**466.81**	**245.42**	**329.09**	**1,014.51**	**2,134.95**	**2,425.65**
5	**Profit/(loss) before exceptional item & tax (3-4)**	**2,357.46**	**968.95**	**14.38**	**3,348.64**	**(933.00)**	**(610.95)**
	Share of profit / (loss) of associate	-	-	-	-	-	-
	Profit / (Loss) before exceptional items, and tax (5+6)	**2,357.46**	**968.95**	**14.38**	**3,348.64**	**(933.00)**	**(610.95)**
6	Exceptional Items	-	-	-	-	-	-
7	**Profit/(loss) before tax (5-6)**	**2,357.46**	**968.95**	**14.38**	**3,348.64**	**(933.00)**	**(610.95)**
8	Tax expense	598.85	256.37	26.52	848.54	71.48	62.85
9	**Net Profit/(Loss) after tax (7-8)**	**1,758.61**	**712.58**	**(12.14)**	**2,500.10**	**(1,004.48)**	**(673.80)**
10	Other comprehensive income (OCI)						
(a)	Items that will not be reclassified to profit & loss	879.93	163.81	96.69	1,145.38	1,157.25	1,301.17
	Income Tax relating to Items that will not be reclassified to profit & loss	(221.46)	(41.24)	17.06	(288.28)	(100.82)	(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	**658.47**	**122.58**	**113.75**	**857.10**	**1,056.43**	**1,235.21**
11	**Total Comprehensive income for the period / year (9+10)**	**2,417.08**	**835.16**	**101.61**	**3,357.20**	**51.95**	**561.41**
12	**Net Profit/(loss) for the period / year (9)**						
	attributable to:						
	Equity shareholders of the Company	1,758.61	712.58	(12.14)	2,500.10	(1,004.48)	(673.80)
	Non-controlling interests	-	-	-	-	-	-
		1,758.61	**712.58**	**(12.14)**	**2,500.10**	**(1,004.48)**	**(673.80)**
13	**Other comprehensive income (OCI) for the period / year (10)**						
	attributable to:						
	Equity shareholders of the Company	658.47	122.58	113.75	857.10	1,056.43	1,235.21
	Non-controlling interests	-	-	-	-	-	-
		658.47	**122.58**	**113.75**	**857.10**	**1,056.43**	**1,235.21**
14	**Total comprehensive income for the period / year (11)**						
	attributable to:						
	Equity shareholders of the Company	2,417.08	835.16	101.61	3,357.20	51.95	561.41
	Non-controlling interests	-	-	-	-	-	-
		2,417.08	**835.16**	**101.61**	**3,357.20**	**51.95**	**561.41**
15	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	1,029.22
16	Other Equity and Non-controlling interests						6,444.51
17	Earnings per share (of Rs.2/- each)						
	Basic & Diluted (in Rs.)(not annualised)	3.42	1.38	(0.02)	4.86	(1.95)	(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 February 2026.

2 The consolidated financial results for the quarter and period ended on 31 December 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	Step down Subsidiary 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 During the quarter ended 31 December 2025 and for the period ended 31 December 2025, other operating income includes Rs. 2,383.20 lakhs and Rs. 3,376.00 lakhs, respectively, recognized towards recovery of financial assets acquired pursuant to an assignment agreement.

5 During the quarter ended 31 December 2025, the Company obtained control over Essel Finance Advisors and Managers LLP on 21 November 2025. Consequently, the said entity, which was previously classified as an associate and accounted for under the Equity method, has been reclassified as a step-down subsidiary with effect from that date. The consolidation has been carried out in accordance with the applicable Indian Accounting Standards (Ind AS) from 21 November 2025.

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

7 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: 2026.02.13 16:48:07 +05'30'

Aditya Vikram Kanoria
Managing Director & CFO
DIN 07002410

Date: 13 February 2026
Place: Mumbai