



# CREDENT GLOBAL FINANCE LIMITED

(Formerly Known as Oracle Credit Limited)

**Date: 15<sup>th</sup> November, 2024**

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

**Scrip Code: 539598**

**Subject: Updated Corporate Presentation of Credent Global Finance Limited (“The Company”)**

Dear Sir,

Credent Global Finance Limited is pleased to present our corporate presentation, providing a comprehensive overview of our organization.

This presentation outlines our company's mission, values, and objectives, as well as our products/services, target markets, and competitive advantages.

We invite you to review our corporate presentation to gain a deeper understanding of Credent Global Finance Limited's vision, strategy, and commitment to excellence.

We have enclosed herewith the Presentation of the Company.

Yours Faithfully,

**For and on behalf of  
Credent Global Finance Limited  
(Formerly Known as Oracle Credit Limited)**

**ADITYA VIKRAM  
KANORIA**

Digitally signed by ADITYA  
VIKRAM KANORIA  
Date: 2024.11.15 12:22:25 +05'30'

**Aditya Vikram Kanoria  
Managing Director  
DIN: 07002410**

**Reg. Off:** Unit No. 609-A, 6<sup>th</sup> Floor, C-Wing, One BKC, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai-400051, MH

**Corp. Off.:** Unit No. 609-6<sup>th</sup> Floor, G Block, B & C Wing One BKC, Opposite Bank of Baroda, Bandra(E), Mumbai-400051, MH

**CIN:** L65910MH1991PLC404531; **E-mail:** [compliance@credentglobal.com](mailto:compliance@credentglobal.com),

**Website:** [www.credentglobal.com](http://www.credentglobal.com); **Contact No.:** 022-68452001



# CREDENT GLOBAL FINANCE LTD

CGFL | 539598 | INE727C01016

2024

[www.credentglobal.com](http://www.credentglobal.com)

[info@credentglobal.com](mailto:info@credentglobal.com)



# WHO WE ARE



Founded in 2017, we are a diversified financial services company that provides a **broad range of financial products** and services, catering to corporates, institutions and individuals.



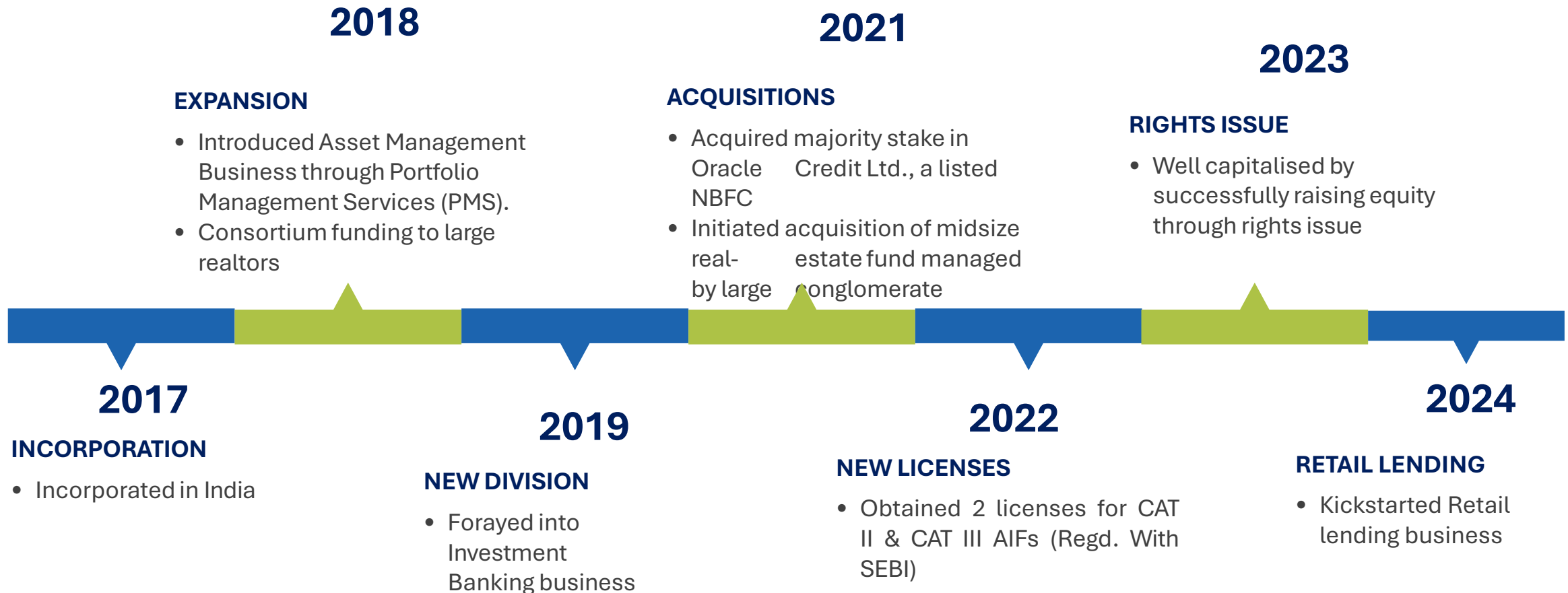
We provide advisory to our investors **with in-depth knowledge and solid financial strategy** to make the best investment choices for a thriving portfolio.



We offer a robust platform to our diversified investor base across **local & global geographies**.

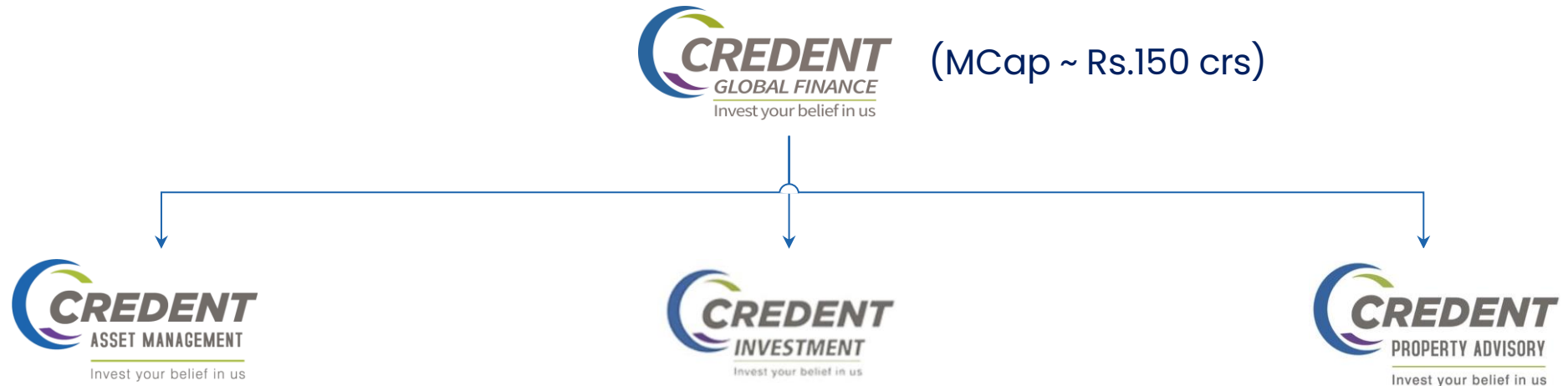


# Over the years, we have expanded our portfolio and forayed into new services to strengthen our market positioning



# Corporate structure

Credent Global Finance is a BSE listed, SEBI registered & RBI regulated NBFC, providing end-to-end financial services Globally. We offer a robust platform to a diversified client base across domestic and global geographies. We provide a broad range of financial products and services and what sets us apart is our decade long expertise in handling NRI clients.



## Equity Fund

- Invicto Multiplier Fund – CAT II
- Invicto Incrementum Fund – CAT III

## Portfolio Management Services

- Credent AIM Multicap Strategy

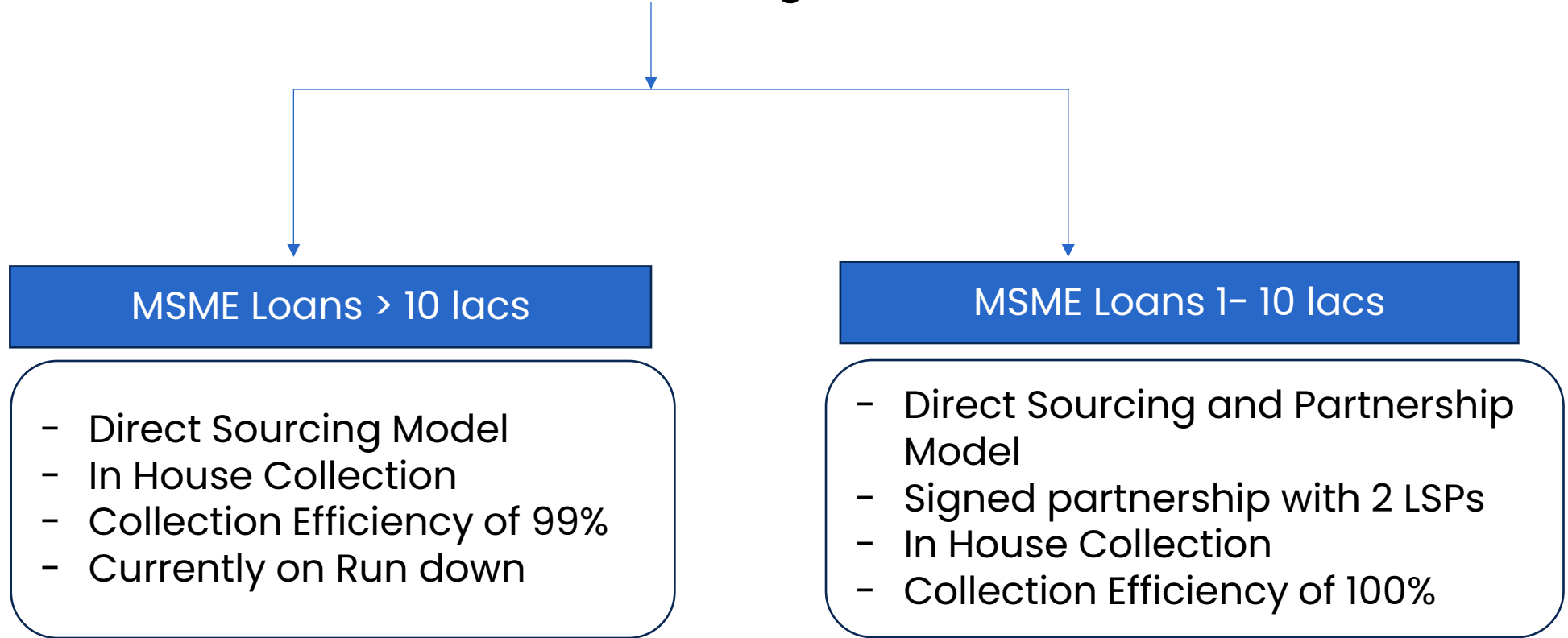
- Capital Market Services
- PE & VC Advisory
- JVs Strategic Alliances
- Debt Syndication
- Mergers Acquisitions
- Corporate Due Diligence

Facilitate the buying and selling of real estate in India and UK, which is a rare and exceedingly lucrative combination.

Successfully garnered a loyal client base through *investments of over 1 Million sq.ft.* of residential and commercial space.

# CGFL – We cater to credit needs across type and size of MSME



## Product Offerings



To keep on evaluating products with focus on:

- **Inclusive Finance**
- **MSME Finance and**
- **Green Finance**

## Alternate Investment Fund (AIF)

 <b>Equity Fund</b>  Intelligent choices, High returns	<b>Invicto Multiplier Fund – CAT II</b>	<ul style="list-style-type: none"><li>✓ The Fund is a Growth Opportunities close-ended scheme. The Fund intends to generate long-term capital appreciation through investment in listed/unlisted SME (small and medium enterprises). Growth situations are unique circumstances that a business may face in its expansion journey. It leads to temporary disruption in its operations. These situations may be opportunities for those who dare to foresee value propositions. The fund can invest all their funds in unlisted companies but not more than 49% in listed companies.</li></ul>
	<b>Invicto Incrementum Fund – CAT III</b>	<ul style="list-style-type: none"><li>✓ The Fund is an Only Long open-ended scheme. The fund would invest in firms that have a steady management, scalable businesses, clean accounting, strong cash flow generating capabilities, minimal leverage, and a margin of safety in its valuations.</li><li>✓ The fund would seek to invest in mid/small cap firms that are under research and potentially provide an early mover advantage to produce alpha.</li></ul>

## Portfolio Management Services (PMS)



### **Scheme 1: Credent Asset Management Services Pvt Ltd.**

- ✓ The investment objective is to curate a perfectly diversified & balanced portfolio in order to generate maximum returns and capital appreciation for our investors. Our portfolio consists of securities like Equity and Debt Instruments. We select our securities purely based on fundamentals of the companies, our strategy terms like diversification and perfect balance in the portfolio such that the risk is minimized.



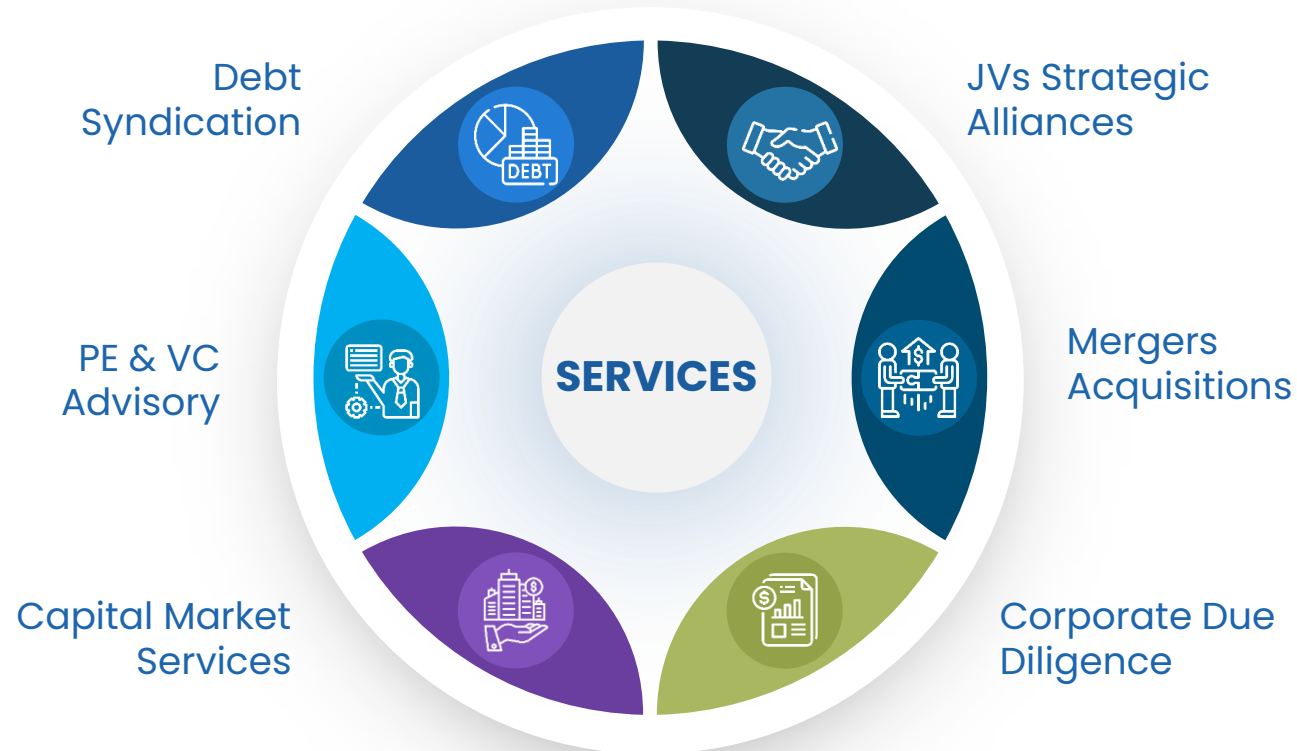
### **Scheme 2: Credent AIM Multi cap.**

- ✓ The investment team looks for stocks with the following characteristics:
  - ✓ Superior return generation over the capital employed over a period of time
  - ✓ Good Management Pedigree & Corporate Governance Standards
  - ✓ Increasing addressable business
  - ✓ Undervalued Opportunities
  - ✓ Business turnaround stories
- ✓ Equity shares of Listed Companies, liquid/overnight mutual funds, warrants, rights, convertible bonds and other securities as specified by SEBI from time to time. Combination of Top to Bottom & Bottom up stock picking approach looking at various parameters as outlined above.



# CREDENT INVESTMENT

- ✓ Our investment banking division is a holistic partner to businesses of all scales and sectors, powering them on their journey to expansion, growth, and market monopoly.
- ✓ Right from raising funds to getting you the right CSR strategy, from debt syndication to finding the next exciting opportunity to tap into – Credent has your back.





1

Credent Property Advisory is a unique platform in **Overseas market** which enables **30000 NRI Families** living abroad to connect with their home country by offering India focused investment products



2

What really works in your favor is our intensive knowledge of the **Indian and UK market** We are familiar with the nuances of the real estate sector which ensures smooth transactions and attractive deals, whether you are buying or selling



3

Our base in **Mumbai** and **London** enables us to facilitate the buying and selling of real estate on Indian and UK shores, which is a rare and exceedingly lucrative combination



4

With sharp advice at every stage of the **real estate investment cycle**, we have successfully garnered a loyal client base through investments of over 1 Million sq.ft. of residential and commercial space

# EXPERIENCE AND EXPERTISE



## DEEP DOMAIN UNDERSTANDING

**150<sup>+</sup>** Years

Joint experience from a team of experts who will work with you to create a portfolio that meets your specific needs and goals.



## TRANSACTIONS

**INR 2000<sup>+</sup>** cr

These are the transactions executed (Buy and Sell side) since inception.



## DIVERSE OFFERINGS

**500<sup>+</sup>** UHNI & Family  
Offices

We are founded on **trust and reliability**, which is why we have achieved much success for our investors. We believe that money revolves around trust and our businesses reflect that philosophy.

# MANAGEMENT TEAM



**Aditya Kanoria**  
Managing Director

Enterprising professional with an experience of **18+ years** in financial services. His expertise spans across the entire spectrum of financial markets. He has successfully spearheaded various verticals in financial services with companies like Motilal Oswal Financial Services and Capital First in Senior Management positions. He is a Postgraduate from Xaviers Institute of Management.



**Mandeep Singh**  
Director

More than a 18+ years of experience in the financial services. Experience of heading a product distribution division of one of India's largest financial services. He has worked across Stock Broking, Asset Management, Allocation for Private Clients & Institutions. He holds hands on experience of working into Indian as well as European markets. He is a postgraduate from SIBM, Pune.



**Mohit Chheda**  
Director

Financial expert with a strong experience, particularly Indian Capital Markets and Indian Business. He holds a bachelor's degree in management studies with majors in finance as well as a master's degree in finance from the University of Exeter Has studied derivatives from the London School of Economics, he has been instrumental in managing large family office money for over last one decade.

# Key People



**Samir Agarwal**  
CEO (NBFC)

Samir is a seasoned finance professional with over 15+ years of corporate experience. His areas of expertise include Business & Product Development, Corporate Relations, Fund Raising, Deal Structuring and Credit Underwriting. He has worked and held senior positions with reputed organizations including Axis Bank, Axis Finance & Northern Arc Capital Limited (erstwhile IFMR Capital). By qualification, Samir is a qualified Chartered Accountant and an MBA (Finance) from MDI, Gurgaon.



**Naysar Shah**

22+ years of experience in Equity Research and Fund Management. Managed funds at Birla Sun Life for 4 years with an AUM of ~ ₹2,500 Cr.

He has tracked a large no. of companies across sectors and market caps.



**Madhusudan Sarda**

He has more than two decades of investing experience in the public markets with focus on micro, small & midcap stocks. He co-founded Vallum Capital a boutique investment manager in 2010 and exited in 2022, during this period AUA grew from INR 0 to INR 1000 crore. Prior to Vallum he was a part of Mehta Equities Ltd as Director of Research & Institutional Equities. Madhu is a B.E.(Chemical Engg).

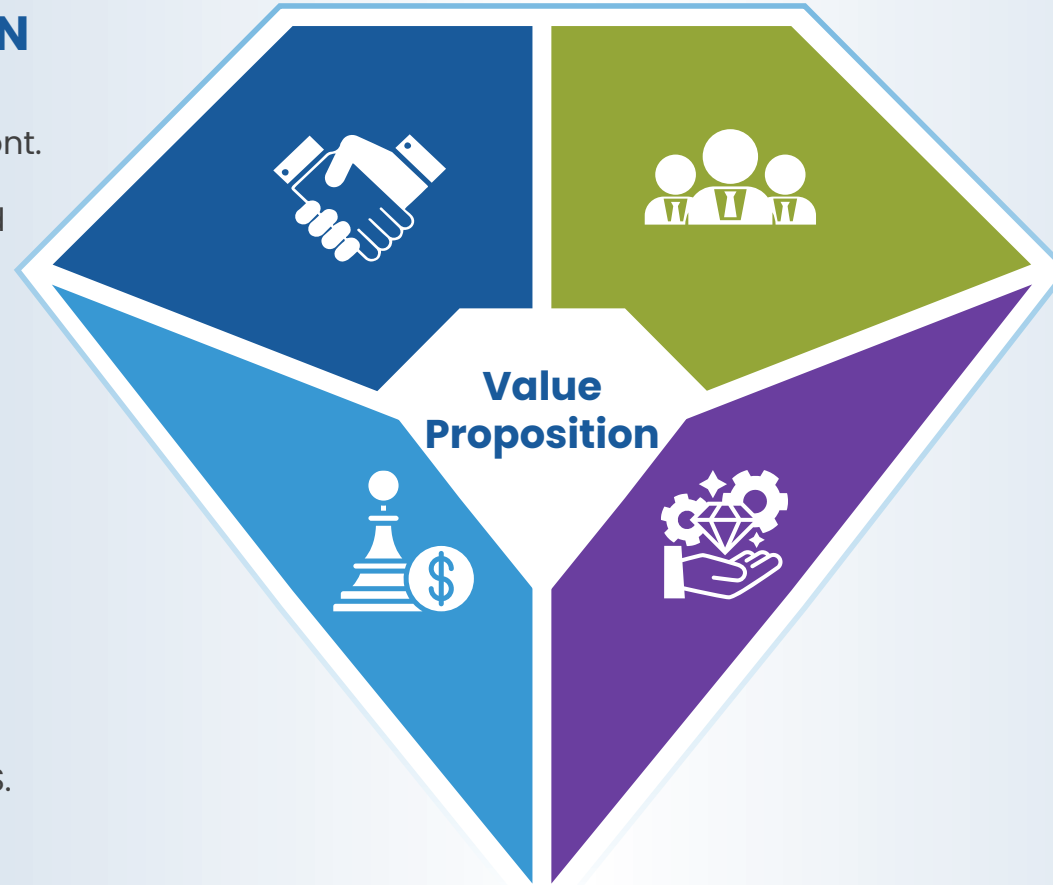
# OUR VALUE PROPOSITION

## UNIFIED DIVERSIFICATION

Niche of “unified diversification” that we pioneered, remains at the forefront. A closer look at our services would also hint that they are all intertwined and supplement each other.

## STRONG FOUNDATION

Our strong NBFC foundations helps our team deliver high-quality strategic advice and creative financing solutions to our INVESTORS.



## HUMAN EXPERTISE

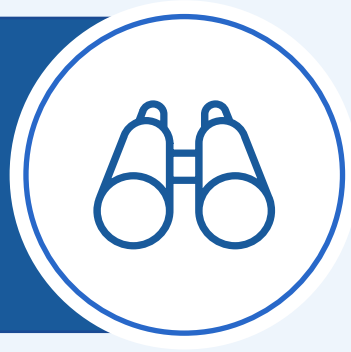
Human expertise as well as computation power helps us deliver the results we forecast.

## SERVITUDE

Servitude being our prime virtue continues to drive us into crafting products that go the extra mile.

# OUR VISION & MISSION

## OUR VISION



Credent Global is an emerging leader in the financial advisory space. Be it real estate or corporate finances, Credent works to cohesively combine the UK and the Indian markets and thus, creates unique lucrative opportunities for our clientele. We are and have always been, since our inception, on the mission to empower innovative and sustainable businesses to create long-term strong returns over verticals.

The roadmap ahead is to deliver more value to investors, clientele, and stakeholders as we continue to be the only Indian financial advisor with a cross-border presence that you can count on, commanding a strong portfolio in the UK and India.



## OUR MISSION

Fostering relationships built on trust, expertise, and growth.

Through our time, we have strived and succeeded in building a diverse clientele of individuals, corporates, and financial institutions. The way ahead is one where we grow stronger together as we continue to expand our presence Pan-India and in the UK market, further bridging the borders. Credent sees itself becoming a name synonymous with trust and real outcomes in all matters financial.

# WHY INDIA?

## BUSINESS REFORMS

India is implementing business reforms at rapid pace. The most recent reforms include amendments **to FDI policy**, implementation of Goods and Services Tax (**GST**) and other business-related reforms that improved ease of doing business.

## LOW COST

India offers one of the **lowest manufacturing costs** and **scalability** in the world. As per the report published by BCG, India is positioned in 2nd place for lowest costs of manufacturing among world countries.

## FDI INFLOW

Highest ever FDI inflow of **\$83.57 bn** during FY22



## INDIAN MARKET

Government of India is targeting to achieve **GDP of US\$ 5 trillion by FY 2025**, which opens many opportunities for investments across the sectors.

## FAVORABLE INDUSTRIAL CLIMATE

With attractive industrial policies, programs such as **Skill India & Digital India** and heavy investments into industrial corridors, seaports, airports, roads and railways, India presents a favorable investment climate for manufacturing companies.

## MANPOWER

**Young And Abundant Manpower**—India has one of the youngest populations in the world with more than 50% of its population below the age of 25 and more than 65% below the age of 35.





# THANK YOU

## Offices:

**Mumbai** – C/609, One BKC, BKC, Bandra E