

(Formerly Known as Oracle Credit Limited)

14th February, 2025

To, **BSE Limited** Phiroze Jeejeebhov Towers Dalal Street, Mumbai - 400 001

Scrip Code: 539598

Company Symbol: CGFL

Dear Sir/Madam.

Sub: Integrated Filing (financial) for the quarter and nine months ended 31st December, 2024

Pursuant to Regulation 10 (1A) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations') read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, and BSE Circular No. 20250102-4 dated January 2, 2025, please find enclosed herewith the Integrated Filing (Financial) for the quarter and nine months ended 31st December, 2024.

This is for your information & records.

Thanking you,

Yours faithfully,

For and on Behalf of **Credent Global Finance Limited** (Formerly known as Oracle Credit Limited)

PREETI SETHI Date: 2025.02.14 18:52:01

Digitally signed by PREETI

Preeti Sethi

**Company Secretary & Compliance Officer** 

Encl: As above

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



# **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
(Formerly known as Oracle Credit Limited)

- 1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results ("Statement") of **Credent Global Finance Limited** (Formerly known as Oracle Credit Limited) ("the Company") for the quarter and nine months ended 31 December 2024 ("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 Digitally signed by KAPISH JAIN Date: 2025.02.14 16:22:02 +05'30'

Kapish Jain

Partner Membership No. 514162 UDIN: 25514162BMJVBV4422

Place: New Delhi Date: 14 February 2025

(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: 6th Floor-609, C/66, G block, B & C wing one BKC, Opposite Bank of Baroda, Bandra (E) Mumbai 400051

## STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER 2024

Rs. in Lakhs

| 150000000 | Particulars   | Quarter ended Nine Months ended |             | ths ended   | Year ended            |             |            |
|-----------|---|---------------------------------|-------------|-------------|-----------------------|-------------|------------|
| No        |   | 31.12.2024                      | 30.09.2024  | 31.12.2023  | 31.12.2024 31.12.2023 |             | 31.03.2024 |
|           |   | (Unaudited)                     | (Unaudited) | (Unaudited) | (Unaudited)           | (Unaudited) | (Audited)  |
| 1         | Revenue from operations   |                                 |             |             |                       |             |            |
|           | a) Interest Income  | 234.42                          | 191.79      | 211.35      | 622.29                | 383.14      | 581.26     |
|           | b) Other operating Income   | 59.83                           | 11.04       | 53.13       | 76.32                 | 111.46      | 114.34     |
|           | Total revenue from operations   | 294.25                          | 202.83      | 264.48      | 698.61                | 494.60      | 695.60     |
| 2         | Other Income  | (7.50)                          | 26.83       |             | 22.12                 | 1/2         | 0.13       |
| 3         | Total income (1+2)  | 286.75                          | 229.66      | 264.48      | 720.73                | 494.60      | 695.73     |
| 4         | Expenses  |                                 |             |             |                       |             |            |
|           | a) Finance costs  | 44.85                           | 36.47       | 17.85       | 115.74                | 71.08       | 92.61      |
|           | b) Impairment of financial instruments                                      | 29.22                           | (4.84)      | 0.74        | (36.81)               | 16.70       | 77.29      |
|           | c) Employee benefits expense  | 59.29                           | 33.16       | 27.31       | 125.28                | 56.60       | 70.26      |
|           | d) Depreciation and amortisation expense                                    | 13.65                           | 19.82       | 10.89       | 53.14                 | 32.54       | 43.44      |
|           | e) Other expenses   | 68.52                           | 36.33       | 15.13       | 186.54                | 70.14       | 102.16     |
|           | Total expenses  | 215.53                          | 120.94      | 71.92       | 443.89                | 247.06      | 385.76     |
| 5         | Profit/(loss) before exceptional item & tax (3-4)                           | 71.22                           | 108.72      | 192.56      | 276.84                | 247.54      | 309.97     |
| 6         | Exceptional Items   |                                 |             | -           |                       | 1-          | -          |
| 7         | Profit/(loss) before tax (5-6)  | 71.22                           | 108.72      | 192.56      | 276.84                | 247.54      | 309.97     |
| 8         | Tax expense   | 24.69                           | 27.01       | 46.89       | 62.03                 | 61.20       | 97.60      |
| 9         | Net Profit/(Loss) after tax (7-8)   | 46.53                           | 81.71       | 145.67      | 214.81                | 186.34      | 212.37     |
| 10        | Other comprehensive income (OCI)  |                                 |             |             |                       |             |            |
| (a)       | Items that will not be reclassified to profit & loss                        | (8.30)                          | (87.79)     | -           | 18.24                 | -           | =          |
|           | Income Tax relating to Items that will not be reclassified to profit & loss | 2.09                            | 22.10       | =           | (4.59)                | -           | =          |
| (b)       | Items that will be reclassified to profit & loss                            |                                 | =           | =           | æ                     | -           | =          |
|           | Income Tax relating to Items that will be reclassified to profit & loss     | ×=                              | -           | 5           |                       | -           | -          |
|           | Other Comprehensive Income/ (Loss) for the period/year                      | (6.21)                          | (65.69)     | -           | 13.65                 | -           | -          |
| 11        | Total comprehensive income for the period/year (9+10)                       | 40.32                           | 16.02       | 145.67      | 228.46                | 186.34      | 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    | 1,029.22   |
| 13        | Other Equity (excluding revaluation reserve)                                |                                 |             |             |                       |             | 5,294.24   |
| 14        | Earnings per share (Face value Rs 2/- per share) (not annualized)           |                                 |             |             |                       |             |            |
| a.        | Basic earnings per share (Rs.) (Refer note 3)                               | 0.09                            | 0.16        | 0.34        | 0.42                  | 0.43        | 0.47       |
| Ъ.        | Diluted earnings per share (Rs.) (Refer note 3)                             | 0.09                            | 0.16        | 0.34        | 0.42                  | 0.43        | 0.47       |
|           |   |                                 |             |             |                       |             |            |
| Not       | es:-  |                                 |             |             |                       |             |            |

- 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 14 February 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 September, 2024 and 31 December, 2023, and nine months ended 31 December, 2023 and year ended 31 March, 2024 have been accordingly adjusted for the effect of sub-divided (split) of equity shares.
- $4\quad \text{The Company has a single reportable segment namely financial services for the purpose of Ind AS-108}.$
- 5 The figures for the previous period have been regrouped / rearranged / reclassified wherever necessary.
- 6 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

By Order of the Board

For Credent Global Finance Limited

(Formerly known as Oracle Credit Limited)

ADITYA VIKRAM KANORIA

Digitally signed by ADITYA VIKRAM KANORIA Date: 2025.02.14 16:07:42 +05'30'

Aditya Vikram Kanoria Managing Director & CFO DIN 07002410

Date: 14 February 2025 Place: Mumbai



# **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
(Formerly known as Oracle Credit Limited)

- 1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results ("Statement") of **Credent Global Finance Limited** (Formerly known as Oracle Credit 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 2024 ("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.<br>No. | Name of the entity   | Relation   |
|-----------|--|------------|
| 1         | Credent Investment Private Limited (w.e.f. 5 February 2022)          | Subsidiary |
|           | (Formerly Known as Credent Asset Advisors Private Limited)           | Company    |
| 2         | Credent Property Advisory Private Limited (w.e.f. 31 March 2022)     | Subsidiary |
|           | (Converted from Credent Property Advisory LLP)                       | Company    |
| 3         | Credent Assets Management Services Pvt. Ltd. (w.e.f 3 February 2023) | Subsidiary |
|           | (Formerly Known as BCB Capital Advisors Private Limited)             | Company    |

| 4 | Credent Alpha LLP (w.e.f 3 February 2023)                       | Associate Entity |
|---|---|------------------|
| 5 | Essel Finance Advisors and Managers LLP (w.e.f 3 February 2023) | Associate Entity |

- 5. 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. 56.72 lakhs and Rs 481.22 lakhs, total net profit / (loss) after tax of Rs. (58.67) lakhs and Rs. (1219.29) lakhs and total comprehensive income of Rs. 61.28 lakhs and Rs. (176.51) lakhs for the quarter ended 31 December 2024 and period from 01 April 2024 to 31 December 2024, 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 2024 and period from 01 April 2024 to 31 December 2024, respectively of 1 (one) associate entity whose accounts have been audited by us.

The consolidated financial results also include the Group's share of total comprehensive income of Rs. Nil lakhs and Rs. Nil lakhs for the quarter ended 31 December 2024 and period from 01 April 2024 to 31 December 2024, respectively in respect of one associate whose financial results has not been reviewed by their independent auditors. The unaudited financial information of that entity has been furnished to us by the management and our opinion 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 associate is not material to the Group.

Our opinion 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

Digitally signed by KAPISH JAIN Date: 2025.02.14 16:22:23 +05'30'

**Kapish Jain** Partner

JAIN

Membership No. 514162

UDIN: 25514162BMJVBW4643

Place: New Delhi

Date: 14 February, 2025

(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 : 6th Floor- 609, C/66, G block, B & C wing one BKC, Opposite Bank of Baroda, Bandra (E) Mumbai 400051

#### STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER 2024

Rs. in Lakhs

| ⊢        |   |                                 |                |             | 200,000                                 |             | Rs. in Lakhs         |
|----------|---|---------------------------------|----------------|-------------|---|-------------|----------------------|
| Sl.      | Particulars   | Quarter ended Nine Months ended |                |             | Year ended                              |             |                      |
| No       |   | 31.12.2024                      | 30.09.2024     | 31.12.2023  | 31.12.2024                              | 31.12.2023  | 31.03.2024           |
| <u> </u> |   | (Unaudited)                     | (Unaudited)    | (Unaudited) | (Unaudited)                             | (Unaudited) | (Audited)            |
| 1        | Revenue from operations   |                                 |                |             |   |             |                      |
|          | a) Interest Income  | 225.84                          | 183.10         | 177.01      | 561.52                                  | 334.82      | 487.10               |
|          | b) Other operating Income   | 122.22                          | 145.15         | 137.08      | 602.27                                  | 440.45      | 749.90               |
|          | Total revenue from operations   | 348.06                          | 328.25         | 314.09      | 1,163.79                                | 775.27      | 1,237.00             |
| 2        | Other Income  | (4.59)                          | 27.58          | 9.70        | 38.16                                   | 15.89       | 40.29                |
| 3        | Total income (1+2)  | 343.47                          | 355.83         | 323.81      | 1,201.95                                | 791.16      | 1,277.29             |
| 4        | Expenses  |                                 |                |             |   |             |                      |
|          | a) Finance costs  | 59.18                           | 49.43          | 68.21       | 161.98                                  | 188.21      | 236.38               |
|          | b) Change in inventories of stock-in-trade  | -                               | - (4.50)       | -           | - (2 ( 24)                              | -           | -                    |
|          | c) Impairment of financial instruments  | 29.22                           | (4.84)         | 0.74        | (36.81)                                 | 16.70       | 77.29                |
|          | d) Employee benefits expense  | 110.91                          | 88.60          | 87.84       | 280.00                                  | 230.64      | 312.16               |
|          | e) Depreciation and amortisation expense  | 34.08                           | 40.25          | 25.12       | 114.29                                  | 73.16       | 101.50               |
|          | f) Other expenses   | 95.70                           | 103.74         | 160.50      | 1,615.49                                | 339.88      | 419.66               |
|          | Total expenses  | 329.09                          | 277.18         | 342.42      | 2,134.95                                | 848.59      | 1,146.99             |
| 5        | Profit/(loss) before exceptional item & tax (3-4)   | 14.38                           | 78 <b>.</b> 65 | (18.61)     | (933.00)                                | (57.43)     | 130.30               |
| 6        | Share of profit / (loss) of associate   | -                               | 12.71          | (1.47)      | -                                       | (16.17)     | (115.90)             |
| 7        | Profit / (Loss) before exceptional items, and tax (5+6)   | 14.38                           | 91.36          | (20.08)     | (933.00)                                | (73.60)     | 14.40                |
| 8        | Exceptional Items   | -                               | ·-             | -           | :-                                      |             |                      |
| 9        | Profit/(loss) before tax (7-8)  | 14.38                           | 91.36          | (20.08)     | (933.00)                                | (73.60)     | 14.40                |
| 10       | Tax expense   | 26.52                           | 121.73         | 14.08       | 71.48                                   | 35.85       | (119.16)             |
| 11       | Net Profit/(Loss) after tax (9-10)  | (12.14)                         | (30.37)        | (34.16)     | (1,004.48)                              | (109.44)    | 133.56               |
| 12       | Other comprehensive income (OCI)  |                                 |                |             |   |             |                      |
| (a)      | Items that will not be reclassified to profit & loss  | 96.69                           | (92.97)        | -           | 1,157.25                                | -           | -                    |
|          | Income Tax relating to Items that will not be reclassified to profit & loss                         | 17.06                           | 172.77         |             | (100.82)                                | -           |                      |
| (b)      | Items that will be reclassified to profit & loss  | -                               | 12             | ~           | ~                                       | -           |                      |
|          | Income Tax relating to Items that will be reclassified to profit & loss                             | -                               | -              | -           | -                                       | -           | -                    |
|          | Total Other Comprehensive Income  | 113.75                          | 79.80          | -0          | 1,056.43                                | =           | -                    |
| 13       | Total Comprehensive income for the period / year (11+12)  | 101.60                          | 49.43          | (34.16)     | 51.95                                   | (109.44)    | 133.56               |
| 14       | Net Profit/(loss) for the period / year (9)   |                                 |                |             |   |             |                      |
|          | attributable to:  |                                 |                |             |   |             |                      |
|          | Equity shareholders of the Company  | (12.14)                         | (30.37)        | (34.16)     | (1,004.48)                              | (109.44)    | 133.56               |
|          | Non-controlling interests   | -                               | -              | -           | -                                       |             |                      |
|          | _   | (12.14)                         | (30.37)        | (34.16)     | (1,004.48)                              | (109.44)    | 133.56               |
| 15       | Other comprehensive income (OCI) for the period / year (12)   |                                 |                | , ,         |   |             |                      |
|          | attributable to:  |                                 |                |             |   |             |                      |
|          | Equity shareholders of the Company  | 113.75                          | 79.80          | 12          | 1,056.43                                | 2           | -                    |
|          | Non-controlling interests   | =                               | =              | 12          | -/                                      | =           | _                    |
|          |   | 113.75                          | 79.80          | _           | 1,056.43                                | _           | 2                    |
| 16       | Total comprehensive income for the period / year (13)   | 110.,0                          | 7,500          | 1800        | 2,000.10                                | 500         | 200                  |
|          | attributable to:  |                                 |                |             |   |             |                      |
|          | Equity shareholders of the Company  | 101.60                          | 49.43          | (34.16)     | 51.95                                   | (109.44)    | 133.56               |
|          | Non-controlling interests   | 101.60                          | 47.43          | (34.10)     | 51.95                                   | (109.44)    | 133.36               |
| ĺ        | Ivon-controlling muresis  | 101.60                          | 40.42          | (2416)      | 51.95                                   | (100.44)    | 133,56               |
| 177      | Paid up Fauity Chara Cantial (Face yellor - (P-2/l)   |                                 | 49.43          | (34.16)     | 0.0000000000000000000000000000000000000 | (109.44)    |                      |
| 17<br>18 | Paid-up Equity Share Captial (Face value of Rs.2/- each) Other Equity and Non-controlling interests | 1,029.22                        | 1,029.22       | 1,029.22    | 1,029.22                                | 1,029.22    | 1,029.22<br>6,247.22 |
| 18       | Earnings per share (of Rs.2/- each)   |                                 |                |             |   |             |                      |
| 12       | Basic & Diluted (in Rs.)(not annualised)  | (0.02)                          | (0.06)         | (0.08)      | (1.95)                                  | (0.25)      | 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 14 February 2025.
- 2 The consolidated financial results for the quarter and period ended on 31 December 2024 includes the following entities of the Group:

| Name of Entity   | Relation           |
|--|--------------------|
| Credent Investment Private Limited                         | Subsidiary Company |
| (Formerly known as Credent Asset Advisors Private Limited) |                    |
| Credent Property Advisory Private Limited                  | Subsidiary Company |
| (Converted from Credent Property Advisors LLP)             |                    |
| Credent Asset Management Services Private Limited          | Subsidiary Company |
| (Formerly known as BCB Capital Advisors Private Limited)   |                    |
| 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 September, 2024 and 31 December, 2023, and nine months ended 31 December, 2023 and year ended 31 March, 2024 have been accordingly adjusted for the effect of sub-divided (split) of equity shares.
- The Holding Company has a single reportable segment namely financial services for the purpose of Ind AS-108.
- The figures for the previous period have been regrouped / rearranged / reclassified wherever necessary.
- 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

By Order of the Board For Credent Global Finance Limited (Formerly known as Oracle Credit Limited)

ADITYA VIKRAM Digitally signed by ADITYA **KANORIA** 

Date: 2025.02.14 16:09:01 +05'30

Aditya Vikram Kanoria Managing Director & CFO DIN 07002410

Date: 14 February 2025 Place: Mumbai



(Formerly Known as Oracle Credit Limited)

# B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC.

No Deviation or Variation and Not Applicable

| <b>C.</b> 1 | C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES                 |              |  |  |  |  |
|-------------|---|--------------|--|--|--|--|
| S.<br>No.   | Particulars   | in INR crore |  |  |  |  |
| 1           | Loans / revolving facilities like cash credit from banks / financial institutions         |              |  |  |  |  |
| A           | Total amount outstanding as on date <sup>1</sup> Loans: Revolving Cash Facility:          | 13.57        |  |  |  |  |
| В           | Of the total amount outstanding, amount of default as on date                             | Nil          |  |  |  |  |
| 2           | Unlisted debt securities i.e. NCDs and NCRPS  | NA           |  |  |  |  |
| A           | Total amount outstanding as on date   | Nil          |  |  |  |  |
| В           | Of the total amount outstanding, amount of default as on date                             | Nil          |  |  |  |  |
| 3           | Total financial indebtedness of the listed entity including short-term and long-term debt | 13.57        |  |  |  |  |

| D. DISCLOSURE OF RELATED PARTY TRANSACTIONS                         |  |
|---|--|
| (applicable only for half yearly filings i.e., 2nd and 4th quarter) |  |
| Not Applicable for the quarter ended 31st December, 2024            |  |

### E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS

Not Applicable for the quarter ended (for Audit Report with Modified Opinion) submitted along with Annual Audited Financial Results (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter)

Not Applicable for the quarter ended 31st December, 2024

For and on Behalf of
Credent Global Finance Limited
(Formerly known as Cracle Credit Limited)
Digitally signed by PREETI SETHI
Date: 2025.02.14 18:51:09
+05'30'

Preeti Sethi

Company Secretary & Compliance Officer

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

Corp. Off.: 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,
Website: www.credentglobal.com; Contact No.: 022-68452001