

Date: February 12, 2026

Ref no: BG/EEKS/ICKS11022026/289

To,  
Listing Department  
BSE LIMITED,  
Phiroze Jeejeebhoy Towers,  
Dalal street,  
Mumbai – 400 001

**Ref : BSE Scrip Code: 977170, ISIN: INE0LN107030**  
**Sub : Outcome of the meeting of the board of directors held on February 12, 2026, of Credit Wise Capital Private Limited (the “Company”) and submission of unaudited financial results for the quarter ended December 31, 2025**

Dear Sir/ Madam,

Pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI LODR Regulations**”), we wish to inform that the board of directors of the Company (“**Board**”), at its meeting held today i.e. February 12, 2026 (which commenced at 05:00 P.M. and concluded at 10:55 P.M. considered and approved, *inter-alia*, unaudited financial results of the Company, for the quarter ended December 31, 2025 (“**Financial Results**”).

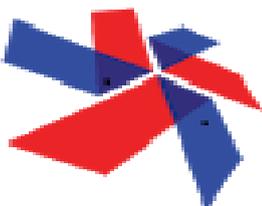
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In this regard, we enclose herewith the following:

- (a) Financial Results along with the Limited Review Reports, thereon, issued by the Statutory Auditors of the Company, placed before the Board. Further, the information/disclosure required under Regulation 52(4) of SEBI LODR Regulations forms part of the said Financial Results;
- (b) Certificate of security cover pursuant to Regulation 54(3) of the SEBI LODR Regulations;
- (c) Statement indicating the utilization of the issue proceeds of non-convertible securities in pursuance of Regulation 52(7) of SEBI LODR Regulations and a statement confirming that there is no material deviation(s) in the use of issue proceeds of non-convertible securities from the objects of the issue, in pursuance Regulation 52(7A) of the SEBI LODR Regulations;

We further wish to inform that the Board has approved fund raising via issuance of Non-Convertible Debentures (“**NCDs**”) for an aggregate limit of upto Rs. 200,00,00,000 (Rupees Two Hundred Crores) and which is a part of the earlier Board sanctioned limits fixed by the Board (at it’s meeting held on 21 September 2025) prior to the listing of Non-Convertible Debentures issued by the Company on 01 October, 2025.

The aforesaid documents are separately being uploaded on the website of the Company i.e. [www.creditwisecapital.com](http://www.creditwisecapital.com). Further, in pursuance of Regulation 52(8) of the SEBI LODR Regulations.



**Credit Wise Capital Pvt. Ltd.**

C 46-48, 4<sup>th</sup> Floor, Paragon Centre, Pandurang Budhkar Marg, Worli Mumbai-400013

CIN: U65999MH2018PTC306086 GSTIN:27AAHCC4445P1Z5

Contact us: +91 22 6817 1111

[cs@creditwisecapital.com](mailto:cs@creditwisecapital.com) [www.creditwisecapital.com](http://www.creditwisecapital.com)

Further, the details of the single point of contact for correspondence are as under:

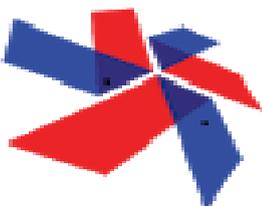
Particulars	Details
<b>Name</b>	Ms. Bhavika Gohil
<b>Designation</b>	Company Secretary and Compliance Officer
<b>Email ID</b>	<a href="mailto:bhavika.gohil@creditwisecapital.com">bhavika.gohil@creditwisecapital.com</a> ; <a href="mailto:cs@creditwisecapital.com">cs@creditwisecapital.com</a>
<b>Mobile no</b>	9930234922

Please take the same on your record.

Thanking you,  
**FOR CREDIT WISE CAPITAL PRIVATE LIMITED**

**BHAVIKA GOHIL**  
**COMPANY SECRETARY**  
**MEMBERSHIP NO: A27847**

Encl: as above



Credit Wise Capital Private Limited  
Statement Of Unaudited Standalone Financial Results For The Quarter And Nine Months Ended December 31, 2025

Particulars	For quarter ended December 31, 2025	For the quarter ended September 30, 2025	For quarter ended December 31, 2024	For 9 months ended December 31, 2025	For 9 months ended December 31, 2024	For year ended March 31, 2025
<b>Revenue from operations</b>						
Interest income	3,060.79	2,713.49	2,226.16	8,223.50	6,029.92	8,439.44
Commission and fees income	476.36	423.93	498.43	1,374.86	1,276.91	1,731.81
Net gain on fair value changes	27.42	9.22	-	36.64	-	-
Others	-	-	-	-	-	-
<b>Total revenue from operations</b>	<b>3,564.57</b>	<b>3,146.64</b>	<b>2,724.59</b>	<b>9,635.00</b>	<b>7,306.83</b>	<b>10,171.25</b>
Other income	103.53	13.69	37.63	263.17	118.11	162.49
<b>Total income</b>	<b>3,668.10</b>	<b>3,160.34</b>	<b>2,762.22</b>	<b>9,898.16</b>	<b>7,424.94</b>	<b>10,333.74</b>
<b>Expenses</b>						
Finance cost	1,280.08	1,067.62	903.88	3,224.07	2,200.88	2,921.10
Impairment on financial instruments	625.35	534.83	416.72	1,777.08	1,101.46	1,644.46
Employee benefit expenses	899.80	934.29	842.78	2,641.25	2,261.69	2,579.89
Depreciation and amortization expense	19.01	34.77	94.16	91.89	135.63	180.84
Other expenses	778.16	767.79	523.60	2,124.18	1,521.31	2,650.67
<b>Total expenses</b>	<b>3,602.40</b>	<b>3,339.29</b>	<b>2,781.15</b>	<b>9,858.47</b>	<b>7,220.97</b>	<b>9,976.95</b>
<b>Profit before tax</b>	<b>65.70</b>	<b>-178.95</b>	<b>-18.92</b>	<b>39.70</b>	<b>203.96</b>	<b>356.79</b>
<b>Tax expense:</b>						
Current tax	62.05	-	60.73	100.29	183.70	242.92
Deferred tax	-30.10	-30.10	-101.81	-90.30	-183.86	-407.24
<b>Income tax expense</b>	<b>31.95</b>	<b>-30.10</b>	<b>-41.08</b>	<b>9.99</b>	<b>-0.16</b>	<b>-164.32</b>
<b>Profit for the year (A)</b>	<b>33.75</b>	<b>-148.85</b>	<b>22.16</b>	<b>29.71</b>	<b>204.12</b>	<b>521.11</b>
<b>Other comprehensive income</b>						
<b>Items that will not be reclassified subsequently to profit or loss</b>						
Re-measurement gains/(losses) on defined benefit plans	-	-	-	-	-	-
Income tax effect	-	-	-	-	-	-
<b>Items that will be reclassified subsequently to profit or loss</b>						
Fair value gain on loan portfolio	-	-	-	-	-	-
Income tax effect	-	-	-	-	-	-
<b>Other comprehensive income (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income for the year (A+B)</b>	<b>33.75</b>	<b>-148.85</b>	<b>22.16</b>	<b>29.71</b>	<b>204.12</b>	<b>521.11</b>

**Earnings per share (equity share, par value of Rs.10 each)**

Computed on the basis of total profit for the year

Basic

Diluted

0.04  
(0.18)

0.04  
(0.18)

0.04

0.04

0.27

0.27

0.68

0.68



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**Notes:**

1 The Company is a registered Non-Banking Finance Company engaged in the business of providing finance. The Company is registered with the Reserve Bank of India as a Non-Banking Finance Company (NBFC) with effect from November 28, 2018, with Registration No. 13.02296.

2 The financial results of the Company have been prepared in accordance with the applicable Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India. These financial results are also in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

3 The Company has transitioned from the previous Generally Accepted Accounting Principles in India ("IGAAP") to Ind AS, and the financial results have been prepared in accordance with Ind AS 101 – First-time Adoption of Indian Accounting Standards, including the applicable exemptions and exceptions availed thereunder.

4 Further, any application guidance, clarifications, circulars, notifications or directions issued by the Reserve Bank of India ("RBI") or any other regulatory authority, as applicable to the Company, have been duly considered and implemented to the extent they are applicable.

5 The Secured listed Non-Convertible Debt securities of the Company are fully secured by first pari passu charge given by way of hypothecation over receivables of the Company, to the extent as stated in the respective information/placement memorandum. Further, the Company has maintained asset cover as stated in the information/placement memorandum.

For S M L AND CO LLP  
(Formerly Shaparia Mehta and Associates LLP)  
Chartered Accountants  
ICAI Firm registration number : 112350W/ W-100051



Sanjiv Mehta  
Partner  
Membership No.: 034950



Place: Mumbai  
Date: February 12, 2026

For and on behalf of the Board of Directors



Aalesh Avlani  
Director  
DIN: 08570278





Gurpreet Singh Sodhi  
Director  
DIN: 09791527



**Net Worth & Profit After Tax Reconciliation****Rs. In Lakhs**

Particulars	Dec-24
<b>Networth as per IGAAP</b>	<b>11,320.62</b>
Adoption of Effective Interest Rate (EIR) for amortization of income and expenses - Financial Assets at amortized cost	-144.61
Adoption of EIR for amortization of expenses - Financial Liabilities at amortized cost	-134.23
Provision based on Expected Credit Loss (ECL) model on financial assets	-398.90
Excess Interest Spread (EIS) Impact on derecognition of financial instruments	-10.45
Impact of recognition of leased assets	-1.36
Tax Impact of the above adjustments	230.49
<b>Revised Networth as per Ind-AS</b>	<b>10,861.56</b>

Particulars	YTD Dec-24
<b>Net Profit After Tax as per IGAAP</b>	<b>426.72</b>
Adoption of Effective Interest Rate (EIR) for amortization of income and expenses - Financial Assets at amortized cost	100.58
Adoption of EIR for amortization of expenses - Financial Liabilities at amortized cost	-83.46
Provision based on Expected Credit Loss (ECL) model on financial assets	-76.52
Excess Interest Spread (EIS) Impact on derecognition of financial instruments	-10.45
Impact of recognition of leased assets	-1.36
Fair valuation of ESOP	-226.26
Tax Impact of the above adjustments	74.87
<b>Net Profit after Tax as per Ind-AS</b>	<b>204.12</b>
Other comprehensive income (net of tax)	-
<b>Total Comprehensive income as per Ind-AS</b>	<b>204.12</b>

Particulars	Q3 FY25
<b>Net Profit After Tax as per IGAAP</b>	<b>178.42</b>
Adoption of Effective Interest Rate (EIR) for amortization of income and expenses - Financial Assets at amortized cost	27.07
Adoption of EIR for amortization of expenses - Financial Liabilities at amortized cost	-96.90
Provision based on Expected Credit Loss (ECL) model on financial assets	-31.15
Excess Interest Spread (EIS) Impact on derecognition of financial instruments	-2.33
Impact of recognition of leased assets	0.20
Fair valuation of ESOP	-105.72
Tax Impact of the above adjustments	52.56
<b>Net Profit after Tax as per Ind-AS</b>	<b>22.16</b>
Other comprehensive income (net of tax)	-
<b>Total Comprehensive income as per Ind-AS</b>	<b>22.16</b>

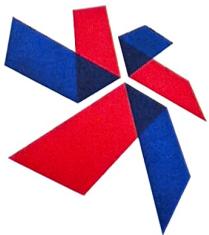

## Annexure 1

Pursuant to Regulation 52(7) of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that issue proceeds of Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on December 31, 2025 are being utilized as per the objects stated in the offer document. Further we also confirm that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document.

Pursuant to Regulation 54 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, we would like to state that all secured Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on December 31, 2025 are fully secured by first exclusive charge created over the receivables of the Company. Accordingly, the Company is maintaining asset cover of 1.15x or such higher asset cover required as per the terms of offer document/Information Memorandum.

Rs. In Lakhs

Sr No.	Particulars	Dec 31, 2025	Dec 31, 2024
1	Debt to Equity Ratio	2.88	2.42
2	Debt service coverage ratio	Not Applicable	Not Applicable
3	Interest service coverage ratio	Not Applicable	Not Applicable
4	Outstanding redeemable preference shares (quantity and value):	Not Applicable	Not Applicable
5	Capital redemption reserve/debenture redemption reserve	Not Applicable	Not Applicable
6	Net worth as on (in, Lakhs)	17,954.36	10,861.56
7	Net profit after tax for the quarter ended (in, Lakhs)	33.75	22.16
8	<b>Earnings per share for the quarter ended</b>		
	Basic	0.04	0.03
	Diluted	0.04	0.03
9	Current ratio	Not Applicable	Not Applicable
10	Long term debt to working capital	Not Applicable	Not Applicable
11	Bad debts to Account receivable ratio	Not Applicable	Not Applicable
12	Current liability ratio	Not Applicable	Not Applicable
13	Total debts to total assets as on	0.72	0.66
14	Debtors turnover	Not Applicable	Not Applicable
15	Inventory turnover	Not Applicable	Not Applicable
16	Operating margin (%)	Not Applicable	Not Applicable
17	Net profit margin (%) for the quarter ended	0.95%	2.79%
18	<b>Sector specific equivalent ratios as on</b>		
	a) Gross Stage 3 asset	3.75%	4.97%
	b) Net Stage 3 asset	2.98%	3.94%
	c) CRAR	25.32%	26.12%
	d) Liquidity Coverage Ratio	Not Applicable	Not Applicable



*[Signature]*

**Credit Wise Capital Pvt. Ltd.**

C 46-48, 4th Floor, Paragon Centre, Pandurang Budhkar Marg, Worli Mumbai-400013

CIN: U65999MH2018PTC306086 GSTIN: 27AAHCC4445P1Z5

Contact us: +91 22 6817 1111

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

# S M L AND CO LLP

CHARTERED ACCOUNTANTS

office@smlca.in | www.smlca.in

## INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF  
CREDIT WISE CAPITAL PRIVATE LIMITED,

We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **CREDIT WISE CAPITAL PRIVATE LIMITED** ("the NBFC"), for the quarter ended 31<sup>st</sup> December, 2025 and year to date financial results for the period 01<sup>st</sup> April, 2025 to 31<sup>st</sup> December, 2025 ("the Statement"). This Statement is the responsibility of the NBFC's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (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 financial statements are free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting principles and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Our conclusion is not modified in respect of this matter.

FOR S M L AND CO LLP  
(Formerly Shaparia Mehta and Associates LLP)  
CHARTERED ACCOUNTANTS  
FIRM REGN.: 112350W/ W-100051



SANJIV MEHTA  
PARTNER  
MEMBERSHIP NO: 034950  
PLACE: MUMBAI  
DATE: 12<sup>th</sup> February, 2026  
UDIN:

# SML AND CO LLP

CHARTERED ACCOUNTANTS

office@smlca.in | www.smlca.in

To,

**The Board of Directors**

Credit Wise Capital Private Limited  
CIN no. U65999MH2018PTC306086  
C 46-48 4th Floor, Paragon Centre,  
Pandurang Budhakar Marg,  
Worli, Mumbai – 400097.

**Sub: Statement Certifying the Security Cover in respect of Listed Secured and Unsecured Redeemable Non-Convertible Debentures and other borrowings as at December 31, 2025**

Dear Sir,

1. This certificate is issued at the request of the Company in accordance with the terms of our engagement with the Company having its registered office at C 46-48 4th Floor, Paragon Centre, Pandurang Budhakar Marg, Worli, Mumbai – 400097.
2. The Statement certifying the Security Cover in respect of Listed Secured and Unsecured Redeemable Non-Convertible Debentures and other borrowings as at December 31, 2025 duly signed by authorized signatory is attached as Annexure A which we have initialed for identification purpose only. In accordance with para 3.1 (a) of Circular no. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/ 2022/67 dated May 19, 2022 and SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024, we have verified only book value of the assets provided in this certificate.

**MANAGEMENT'S RESPONSIBILITY**

3. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. Further the Management is responsible for the preparation and maintenance of proper records and documents and presenting us the relevant statements.

**CHARTERED ACCOUNTANT'S RESPOSIBILITY**

5. It is our responsibility to provide reasonable assurance that the details as referred to in "Annexure A" have been correctly extracted from the Books of Account and other records which we have verified as produced before us.
6. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.



Prabhadevi Office: 804 A, Naman Mistawri, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013. Phone: +91-22-62295100

Mulund Office: 610/611, Parmeshwari Centre, Off LBS Marg, Opp Nandanvan Ind. Estate, Mulund (W), Mumbai-400 080. Phone: +91-93218 57505

7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
8. A reasonable assurance engagement involves performing procedures to obtain sufficient appropriate evidence. The procedures selected depend on the auditor's judgment, including the assessment of the risks associated with the certification criteria.

#### OPINION

9. Based on the information and explanations provided to us and examination of records of the Company including Books of Account and other relevant documents, we hereby conclude that book value of assets and relevant debts given in Annexure A are true and correct

#### RESTRICTION ON USE

10. The certificate is provided to the Company solely for submission to the Debenture Trustees/ Stock Exchanges and should not be used by any other person or for any other purpose.
11. Our Certificate should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

**For S M L and CO LLP**  
*(Formerly known as Shaparia Mehta & Associates LLP)*  
**Chartered Accountants**  
**Firm Reg. No. 0112350W/W-100051**



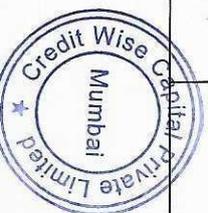
**Sanjiv Mehta**  
**Partner**  
**Membership No. 034950**  
**UDIN:**  
**Place: Mumbai**  
**Date: 12th February, 2026**



## Security Cover Certificate as per Regulation 54(3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as at December 31, 2025

Rs. In Lakhs

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge	Exclusive Charge	Part- Passu Charge	ParPassu Charge	Part- Passu Charge		Elimination (amount in negative)						
ASSETS		Book Value	Book Value	Yes/ No	Book Value	Book Value								
Property, Plant and Equipment							30.27		30.27					
Capital Work-in Progress									-					
Right of Use Assets							23.40		23.40					
Goodwill									-					
Intangible Assets							172.18		172.18					
Intangible Assets under Development							928.99		928.99					
Investments			245.15				3,053.83		3,298.97					
Loans		2,243.51	42,330.43				10,134.10		54,708.04		*2243.51			2,243.51
Inventories									-					
Trade Receivables							3.86		3.86					
Cash and Cash Equivalents							5,181.57		5,181.57					



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*Handwritten signature*

Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Assets shared by Paripassu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)	Assets not offered as Security	Elimination (amount in negative)		(Total C to H)	Relate d to only those items covered by this certificate				Total Value(=K+L+M+ N)
									debt amount considered more than once (due to exclusive plus, paripassu charge)			Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSR& market value is not applicable)	Market Value for Pari- passu charge Assets will	Carrying value/book value for paripassu market assets where market value is not ascertainable (For Eg. Bank Balance, DSR& market value is not applicable)	
Bank Balances other than Cash and Cash Equivalents			1,730.52								1,730.52					
Others								5,938.25			5,938.25					
<b>Total</b>		<b>2,243.51</b>	<b>44,306.10</b>					<b>25,466.45</b>			<b>72,016.06</b>		<b>2,243.51</b>			<b>2,243.51</b>
<b>LIABILITIES</b>																
Debt securities to which this certificate pertains		1,950.00	6,162.50								8,112.50		#1950.00			1,950.00
Other debt sharing paripassu charge with above debt																
Other Debt																
Subordinated debt								2,995.53			2,995.53					
Borrowings			21,735.61								21,735.61					
Bank			16,375.28								16,375.28					
Debt Securities		not to be filled	2,428.73								2,428.73					
Others																
Trade payables								60.71			60.71					
Lease Liabilities																
Provisions								1,105.38			1,105.38					
Others								1,247.96			1,247.96					

*SK*



*Shankar*



*Atal Singh*

Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by Paripassu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge)	Other assets on which there is Paripassu charge (excluding items covered in column F)	Paripassu Change	Part- Passu Charge	Exclusive Charge	Exclusive Charge	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				Total Value=(K+L+M+ N)
													Assets not offered as Security	debt amount considered more than once (due to exclusive plus, paripassu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRRA, market value is not applicable)	
Total		1,950.00	46,702.12	-	-	-	-	-	-	-	-	54,061.70	1,950.00	1,950.00	1,950.00	1,950.00	
Cover on Book Value		95.68%															
Cover on Market Value																	
		Exclusive Security Cover Ratio	95.68%		Par- Passu Security Cover Ratio	N/A											

Note:

1. The enclosed figures are based on IND AS Result for the period ended December 2025.

\* Loan (Advance) by its existing nature is not tradeable instrument and hence are valued as per carrying value/book value.

# Listed NCDs are valued at cost method not at market value, hence are valued as per carrying value/ book value.

*[Handwritten Signature]*



*[Handwritten Signature]*



*[Handwritten Signature]*

Date: February 12, 2026

Ref no: BG/EEKS/ICKS09022026/285

To,  
Listing Department  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001

**Ref:** BSE Scrip Code: 977170, ISIN: INE0LN107030

**Sub:** Statement under Regulations 52(7) & (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) for the quarter ended December 31, 2025

Dear Sir/Madam,

In terms of Regulation 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we, Credit Wise Capital Private Limited (the “**Company**”) enclose herewith following statement(s) for the quarter ended December 31, 2025:

- (a) a statement indicating the utilization of the issue proceeds of non-convertible securities;
- (b) a statement confirming that there is no material deviation(s) in the use of issue proceeds of non-convertible securities from the objects of the issue.

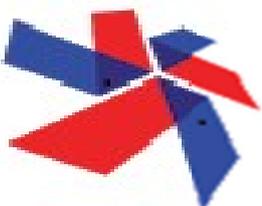
The above referred statement(s) were placed before the board of directors of the Company, at their meeting held on February 12, 2026, wherein the board noted that there is no such deviation in issue of proceeds from the object of the issue and approved the same for submission with the stock exchanges, without any comment thereon.

We request you to kindly take the same on record.

**FOR CREDIT WISE CAPITAL PRIVATE LIMITED**

**BHAVIKA GOHIL**  
**COMPANY SECRETARY**  
**MEMBERSHIP NO: A27847**

Encl: as above



**A. Statement of utilization of issue proceeds:**

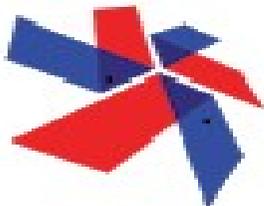
*(Amount in ₹ crores)*

S. No.	Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10	
1.	CREDIT WISE CAPITAL PRIVATE LIMITED	INEOLN107030	Private Placement	Listed, Rated, Senior, Secured, Transferable, Redeemable, Taxable, Non-Convertible Debentures	29 September 2025	19.50	19.50	No	NA	NA

**B. Statement of deviation/ variation in use of Issue proceeds:**

*(Amount in ₹ crores)*

Particulars	Remarks
Name of listed entity	CREDIT WISE CAPITAL PRIVATE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Listed, Rated, Senior, Secured, Transferable, Redeemable, Taxable, Non-Convertible Debentures
Date of raising funds	29 September 2025
Amount raised	19.50 Cr
Report filed for quarter ended	31 December 2025
Is there a deviation/ variation in use of funds raised?	NO
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NO



**Credit Wise Capital Pvt. Ltd.**

C 46-48, 4<sup>th</sup> Floor, Paragon Centre, Pandurang Budhkar Marg, Worli Mumbai-400013

CIN: U65999MH2018PTC306086 GSTIN:27AAHCC4445P1Z5

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[cs@creditwisecapital.com](mailto:cs@creditwisecapital.com) [www.creditwisecapital.com](http://www.creditwisecapital.com)

If yes, details of the approval so required?	NOT APPLICABLE
Date of approval	NOT APPLICABLE
Explanation for the deviation/ variation	NOT APPLICABLE
Comments of the audit committee after review	NOT APPLICABLE
Comments of the auditors, if any	NOT APPLICABLE

**Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:**

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
General Corporate purpose (Repayment of existing Inter corporate deposits) including Fees and ISRA						NOT APPLICABLE
Expense for Project						
<b>Total</b>	-	-	-	-	-	-

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

**NAME OF SIGNATORY: BHAVIKA GOHIL**  
**DESIGNATION: COMPANY SECRETARY**  
**MEMBERSHIP NO: A27847**

