

Date: 28 May 2026

Ref No: BG/EERT/ICRT28052026/480

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

Scrip Code:	977170, 977696, 977741
ISIN:	INE0LN107030, INE0LN107063, INE0LN107071
Sub:	Outcome of the meeting of the board of directors of Credit Wise Capital Private Limited (the “ Company ”) and submission of audited financial results (standalone and consolidated) for the quarter and financial year ended March 31, 2026.

Dear Sir/Madam,

Pursuant to Regulation 52 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI LODR Regulations**”) as amended, we wish to inform that the board of directors of the Company (“**Board**”), at its meeting held today (which commenced at 2:00 P.M. and concluded at 11:30 P.M.), considered and approved, *inter-alia*, the audited financial results of the Company (standalone and consolidated), for the quarter and financial year ended March 31, 2026 (“**Financial Results**”).

In this regard, we enclose herewith following:

- a. Financial Results, along with the audit reports dated 28 May 2026, issued by the statutory auditors of the Company, on the aforesaid Financial Results, which were also duly placed before the Board at it’s meeting;

Further, the information/disclosure as 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 of the SEBI LODR Regulations read with the applicable SEBI circular;
- c. a declaration on auditor reports with unmodified opinion pursuant to Regulation 52(3)(a) of the SEBI LODR Regulations; and
- d. a statement indicating the utilisation of the issue proceeds of non-convertible securities 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.

The aforesaid documents are also being uploaded on the website of the Company i.e. <https://creditwisecapital.com/financial-results/> .The said results will also be published in the newspapers, in the format prescribed under Regulation 52 of the SEBI LODR Regulations.



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

cs@creditwisecapital.com www.creditwisecapital.com

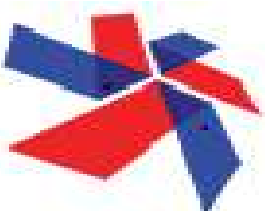


You are requested to take the above on record.

Thanking you,
Yours faithfully

FOR CREDIT WISE CAPITAL PRIVATE LIMITED

BHAVIKA GOHIL
COMPANY SECRETARY (A27847)



SML AND CO LLP

CHARTERED ACCOUNTANTS

office@smlca.in | www.smlca.in

INDEPENDENT AUDITOR'S REPORT

To the Members of Credit Wise Capital Private Limited

Report on the Audit of the IND AS financial results

Opinion

We have audited the accompanying standalone statement of financial results of Credit Wise Capital Private Limited ("the Company") for the year ended March 31, 2026 (the statement) and reviewed the accompanying statement of financial results for the quarter ended March 31, 2026, being submitted by the company pursuant to the requirement of regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid statement

- (i) are presented in accordance with the requirements of regulation 52 of the Listing Regulations, and
- (ii) give a true and fair view, in conformity with the recognition and measurement principle laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with Companies (Indian Accounting Standards) Rules, 2015 as amended to the extent applicable and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter ended on March 31, 2026 and for the year-to-date period from April '25 to March '26.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the IND AS financial statements' section of our report. We are independent of the Company in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the IND AS financial statements under the provisions of the Companies Act, 2013 and the Rules there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial results.

Emphasis of Matters

1. Software Under Development

We draw attention to Note No. 43 relating to software under development classified under Intangible Assets, including assets amounting to Rs. 559.19 Lakhs classified as "Assets Held for Sale". These assets primarily comprise internally developed technology modules proposed to be transferred to the Company's subsidiary, AnalyticsFox Software Pvt. Ltd. ("AFX"), as part of the Company's long-term strategy to consolidate technology operations within AFX.

The Assets Held for Sale balance remained unchanged during the current financial year due to the timing of capital infusion at AFX. The subsidiary is currently evaluating an institutional fund raise, which is expected to support the phased acquisition of these assets.

2. Retail two wheeler Loan Outstanding Balances

During the FY 2025-26, the Company has implemented the Sun Infor ERP platform, resulting in alignment between the Loan Management System (LMS) and the financial reporting system under the



new ERP environment, with no variance observed post migration for the loans disbursed during the year.

Responsibility of Management's and the Board of Director for the IND AS financial results

The Statement has been prepared on the basis of the annual standalone financial results.

The Company's Board of Directors is responsible for the preparation and presentation of these standalone financial results that give a true and fair view of the financial position, financial performance, and Statement of Cash Flows of the Company in accordance with the accounting principles generally accepted in India, including the Companies (Indian Accounting Standards) Rules, 2015 (as amended) to the extent applicable, specified under section 133 of the Act in compliance in compliance with regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: -

- Identify and assess the risks of material misstatement of the standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or



conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the IND AS financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the standalone Financial Results, including the disclosures, and whether the standalone Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the standalone Financial Results of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters

The financial results include the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For S M L and Co LLP
(formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(Firm's Registration No. 112350W/ W-100051)




Sanjiv Mehta
Partner
Membership No. 034950
Mumbai,
UDIN: 26034950DAEAMK9978
Date: 28th May, 2026

Credit Wise Capital Private Limited
(CIN: U65999MH2018PTC306086)
C-46-48, 4th Floor, Paragon Centre, Pandurang Budhkar Marg, Worli, Mumbai, Maharashtra-400013

Statement of Standalone Audited Assets and Liabilities as at March 31, 2026

Particulars	(Rupees in millions unless otherwise stated)	
	As at March 31, 2026	As at March 31, 2025
	Audited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	95.14	123.08
Bank balances other than cash and cash equivalents	147.58	167.37
Trade receivables	0.00	0.00
Loan portfolio	6,019.77	3,542.43
Investments	107.57	35.07
Other financial assets	333.01	155.82
Total financial assets	6,703.07	4,023.76
Non-financial assets		
Current tax assets (net)	0.00	0.00
Deferred tax assets (net)	68.92	60.52
Property, plant and equipment	2.83	3.83
Right-of-Use Asset	2.10	1.38
Capital work-in-progress	92.90	92.90
Intangible assets	15.25	23.09
Other non-financial assets	44.91	26.31
Total non-financial assets	226.91	208.03
Total assets	6,929.98	4,231.80
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Trade payables	20.98	11.73
Debt securities	1,175.24	308.75
Borrowings (other than debt securities)	3,595.48	2,361.58
Subordinated liabilities	256.32	351.16
Other financial liabilities	63.87	33.67
Total financial liabilities	5,111.89	3,066.88
Non-financial liabilities		
Current tax liabilities (net)	5.62	23.07
Provisions	7.82	5.44
Other non-financial liabilities	9.15	10.06
Total non-financial liabilities	22.59	38.58
EQUITY		
Equity share capital	889.60	762.38
Other equity	905.91	363.96
Total equity	1,795.51	1,126.34
Total liabilities and equity	6,929.98	4,231.80

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/W-100051)

Sanjiv Mehta
Partner
Membership No. 034950



Place: Mumbai
Date: 28-05-2026

For and on Behalf of the Board of Directors of
Credit Wise Capital Pvt. Ltd.

Aanesh Avlani
Director
DIN: 08570278

Place: Mumbai
Date: 28-05-2026



Gurpreet Singh Sodhi
Director
DIN: 09791527



Statement of Standalone Audited Financial Results for the Quarter ended March 31, 2026

(Rupees in millions unless otherwise stated)

Particulars	Quarter Ended			Year Ended	
	31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
	Audited	Unaudited	Audited	Audited	Audited
Revenue from operations					
Interest income	331.95	301.93	239.79	1,153.33	846.75
Fees and Commission income	54.95	50.99	43.48	192.21	167.55
Net gain on fair value changes	-	13.09	-	15.80	0.62
Net gain on derecognition of loans	-	-	0.59	-	1.63
Total revenue from operations	386.90	366.01	283.86	1,361.34	1,018.19
Other income	6.38	5.07	4.62	20.52	16.17
Total income	393.28	371.09	288.48	1,381.85	1,034.36
Expenses					
Finance cost	143.52	128.12	72.02	465.92	292.11
Net loss on fair value changes	0.10	-	0.18	-	-
Net loss on derecognition of loans	-	0.15	-	-	-
Impairment on financial instruments	51.47	62.54	54.30	229.18	164.45
Employee benefit expenses	90.44	79.43	72.33	327.23	277.65
Depreciation and amortization expense	2.67	1.90	4.52	11.86	18.08
Other expenses	88.65	87.48	71.94	327.26	244.76
Total expenses	376.85	359.62	275.29	1,361.45	997.05
Profit before tax	16.43	11.47	13.19	20.40	37.31
Tax expense:					
Current tax	-3.94	6.20	0.00	6.09	24.29
Deferred tax	0.42	-3.01	-3.01	-8.61	-40.72
Income tax expense	-3.52	3.19	-3.01	-2.52	-16.43
Profit for the year (A)	19.95	8.27	16.20	22.92	53.75
Other comprehensive income					
Items that will not be reclassified subsequently to profit					
Re-measurement gains/(losses) on defined benefit plans	0.82	-	-	0.82	-
Income tax effect	-0.21	-	-	-0.21	-
Items that will be reclassified subsequently to profit or					
Fair value gain on loan portfolio	-	-	-	-	-
Income tax effect	-	-	-	-	-
Other comprehensive income (B)	0.61	0.00	0.00	0.61	0.00
Total comprehensive income for the year (A+B)	20.56	8.27	16.20	23.53	53.75
Earnings per equity share					
Computed on the basis of total profit for the year					
Basic*	1.02	0.41	0.83	0.29	0.66
Diluted*	0.66	0.27	0.78	0.26	0.65
Nominal value					

*Basic and Diluted EPS for the Quarter ended March 31, 2026, December 31, 2025 and March 31, 2025 are not annualised.

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/W-100051)

Sanjiv Mehta
Partner
Membership No. 034950



Place: Mumbai
Date: 28-05-2026

For and on Behalf of the Board of Directors of
Credit Wise Capital Pvt. Ltd.

Aalish Avlani

Aalish Avlani
Director
DIN: 08570278



Place: Mumbai
Date: 28-05-2026

Gurpreet Singh Sodhi
Director
DIN: 09791527



Statement of Standalone Cash Flows for year ended March 31, 2026

Particulars	(Rupees in millions unless otherwise stated)	
	For year ended March 31, 2026	For year ended March 31, 2025
	Audited	Audited
Cash flow from operating activities		
Profit before tax	20.40	35.68
Adjustments for:		
Depreciation and amortization	11.86	18.08
Share based payment to employees	15.24	31.11
Impairment on financial instruments	229.18	164.45
Net gain on fair value changes	(15.80)	(0.62)
Operating profit before working capital changes	260.89	248.69
Movements in working capital :		
Increase / (decrease) in other financial liabilities	30.20	(5.77)
Increase / (decrease) in provisions	2.37	1.65
Increase / (decrease) in trade payables	9.25	2.10
Increase / (decreases) in other non financial liabilities	(0.91)	(4.04)
(Increase) / decrease in bank balances other than cash and cash equivalents	17.13	54.22
(Increase) / decrease in loan portfolio	(2,685.46)	(1,028.26)
(Increase) / decrease in loan portfolio	(197.42)	(13.40)
(Increase) / decrease in other non financial assets	(19.45)	(5.60)
Cash used in operations	(2,583.39)	(750.41)
Income taxes paid	(23.54)	2.79
Net cash used in operating activities (A)	(2,606.93)	(747.62)
Cash flow from investing activities		
Purchase of property, plant and equipment (net)	(0.33)	(0.88)
Purchase of investments (net)	(56.74)	0.62
Net cash used in investing activities (B)	(57.07)	(0.26)
Cash flow from financing activities		
Proceeds from issue of equity and preference shares (including securities premium)	627.85	3.00
Debt securities (net)	866.49	58.75
Borrowings (other than debt securities) (net)	1,236.57	479.08
Subordinated liabilities (net)	(94.84)	252.52
Net cash from financing activities (C)	2,636.07	793.35
Net increase / (decrease) in cash and cash equivalents (A + B + C)	(27.93)	45.47
Cash and cash equivalents at the beginning of the year	123.08	77.61
Cash and cash equivalents at the end of the year	95.14	123.08
Components of cash and cash equivalents as at the end of period		
Cash on hand	38.62	26.70
Balance with banks - on current account	56.52	96.38
Total cash and cash equivalents	95.14	123.08

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/ W-100051)

Sanjiv Mehta
Partner
Membership No. 034950



Place: Mumbai
Date: 28-05-2026

For and on Behalf of the Board of Directors of
Credit Wise Capital Pvt. Ltd.

Aavshya

Aavshya
Director
DIN: 08570278

Place: Mumbai
Date: 28-05-2026

Gurpreet Singh Sodhi
Director
DIN: 09791527



Reconciliation of Adjustments in accordance with Ind. AS 101

Total Equity Reconciliation of adjustments as on March 31, 2025

Particulars	Amount
Total Equity as per IGAAP as on March 31, 2025	1,136.82
Adoption of Effective Interest Rate (EIR) for amortization of income and expenses - Financial Assets at amortized cost	11.70
Adoption of EIR for amortization of expenses - Financial Liabilities at amortized cost	-4.82
Provision based on Expected Credit Loss (ECL) model on financial assets	-41.81
Excess Interest Spread (EIS) Impact on derecognition of financial instruments	0.15
Impact of recognition of leased assets	-0.41
Fair Value Impact	-
Tax Impact of the above adjustments including tax impact on ESOP expense	48.11
Total Equity as per Ind AS as on March 31, 2025	1,126.34

For S M L CO LLP (Formerly Shapara Mehta & Associates LLP)

Chartered Accountants

(FRN No. 112350W/W-100051)

Sanjiv Mehta

Partner

Membership No. 034950

Place Mumbai

Date 28-05-2026



Total Other Comprehensive Income Reconciliation of adjustments end of the latest period presented in the entity's most recent annual financial statements in accordance with IGAAP (₹ in millions unless otherwise stated)

Particulars	Amount
Net Profit after Tax as per IGAAP for the year ended March 31, 2025	44.89
Adoption of Effective Interest Rate (EIR) for amortization of income and expenses - Financial Assets at amortized cost	12.82
Adoption of EIR for amortization of expenses - Financial Liabilities at amortized cost	0.77
Provision based on Expected Credit Loss (ECL) model on financial assets	-9.57
Excess Interest Spread (EIS) Impact on derecognition of financial instruments	-1.13
Impact of recognition of leased assets	-0.41
Fair valuation of ESOP	-27.80
Fair Value Impact	-
Tax Impact of the above adjustments	32.55
Net Profit after Tax as per Ind-AS	52.11
Other comprehensive income (net of tax)	-
Total Comprehensive income as per Ind-AS for the year ended March 31, 2025	52.11

For and on Behalf of the Board of Directors of
Credit Wise Capital Private Limited

Aaresh Avlani

Aaresh Avlani
Director
DIN: 08570278

Gurpreet Singh Sodhi
Director
DIN: 09791527

Place: Mumbai
Date: 28-05-2026



Notes to the audited financial results:

- The audited financial results of Credit Wise Capital Private Limited (the 'Company') for the quarter and year ended March 31, 2026 have been prepared in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.
- The above results have been reviewed and approved by the Board of Directors at their meeting held on May 28, 2026, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the quarter and year ended March 31, 2026 have been audited by the Statutory Auditors of the Company.
- The figures for the quarter ended March 31, 2026 & March 31, 2025 are the balancing figures between the audited figures in respect of the year ended and the reviewed year to date figures up to the end of the third quarter of the respective financial year, which were subjected to limited review by the statutory auditors of the Company.
- The Company operates in a single reportable segment i.e. lending to borrowers, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in a single geographic segment i.e. domestic.
- Pursuant to the provisions of Sections 42 and 71 of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014 and the Companies (Prospectus and Allotment of Securities) Rules, 2014, and any other relevant provisions of the Companies Act, 2013 (as amended from time to time) and in accordance with any other applicable laws, regulations, Depositories Act, 1996, to the extent applicable to unlisted dematerialized securities, pursuant to the Memorandum of Association and Articles of Association of the Company, the guidelines issued by the Reserve Bank of India regarding private placement, and any other law in force, during the quarter and year under review, the Company had allotted Listed Secured Redeemable Non-Convertible Debentures (NCDs) on private placement basis as follows:

ISIN	Allotment Date	No. of Debentures	Nominal Amount	Total Amount
INE0LN107030	29-09-2025	19,500	19,000	19,50,00,000
INE0LN107063	30-03-2026	2,500	1,00,000	25,00,00,000

- In terms of the requirement as per RBI notification no. RBI/DOR/2025-26/356 DOR.STR.REC.No.275/21.04.048/2025-26 dated November 28, 2025, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and income recognition, Asset classification and Provisioning (IRACP) norms (including provision on standard asset). The impairment allowances under Ind AS 109 made by company exceeds the total provision required under IRACP (including standard asset provisioning), as at March 31, 2026 and accordingly, no amount is required to be transferred to impairment reserve.
- The Company has developed estimates for the purpose of determination of the provision for impairment of financial assets. As at March 31, 2026, the Company holds an aggregate provision of ₹87.19 millions. The Company will closely monitor any material changes to future economic conditions and update its assessment.
- Details of loans transferred/acquired, as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 are given below:

(i) Details of loans not in default transferred through assignment:

(₹ in millions unless otherwise stated)

Particulars	For quarter ended March 31, 2026	For year ended March 31, 2026
	Number of loan accounts assigned	Nil
Aggregate amount of loans assigned	Nil	Nil
Sales consideration received	Nil	Nil
Weighted average residual tenor of the loans assigned (in months)	Nil	Nil
Weighted average holding period (in months)	Nil	Nil
Retention of beneficial economic interest by the originator	Nil	Nil
Tangible security cover	Nil	Nil
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

(ii) Details of loans not in default acquired through assignment:

Particulars	For quarter ended March 31, 2026	For year ended March 31, 2026
	Number of loan accounts acquired	Nil
Aggregate amount of loans acquired	Nil	Nil
Sales consideration paid	Nil	Nil
Weighted average residual tenor of the loans acquired (in months)	Nil	Nil
Weighted average holding period (in months)	Nil	Nil
Retention of beneficial economic interest by the originator	Nil	Nil
Tangible security cover	Nil	Nil
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

(iii) (a) Details of stressed loans transferred during the quarter and year ended March 31, 2026:

Particulars	To ARC				To permitted transferees
	NPA	SMA	Write Off	Total	
Number of loan accounts	1,739.00	-	3,749.00	5,488.00	Nil
Aggregate principal outstanding of loans transferred (₹ in millions)	94.54	-	227.30	321.84	Nil
Weighted average residual tenor of the loans transferred (in months)	10.28	-	22.19	18.69	Nil
Net book value of loans transferred at the time of transfer (₹ in millions)	73.74	-	-	73.74	Nil
Aggregate consideration (₹ in millions)	-	61.15	-	-	Nil
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-	-	Nil



(b) Security Receipts (SRs) held and recovery ratings assigned to SRs by the credit rating agency:

Particulars	Recovery ratings scale	Implied recovery	As at March 31, 2026
Number of SRs held of Reteo 8 Trust			
Amount of SRs held of Reteo 8 Trust (₹ in millions)	NA	NA	45,863.00
	NA	NA	45.86

8. Analytical ratios/disclosures required under Regulation 52(4) of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended:

(₹ in millions unless otherwise stated)

Particulars	For quarter ended March 31, 2026	For year ended March 31, 2026
(1) Debt-equity ratio*		
(2) Debt service coverage ratio	2.80	2.80
(3) Interest service coverage ratio	Not Applicable	Not Applicable
(4) Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable
-Quantity		
-Value	Not Applicable	Not Applicable
(5) Capital Redemption Reserve (₹ in millions)	Not Applicable	Not Applicable
(6) Debenture Redemption Reserve (₹ in millions)	-	-
(7) Net worth (₹ in millions)	-	-
(8) Net profit after tax (₹ in millions)	1,795.51	1,795.51
(9) Earnings per share	19.95	22.92
-Basic		
-Diluted	1.02	0.29
(10) Current ratio	0.66	0.26
(11) Long term debt to working capital	Not Applicable	Not Applicable
(12) Bad debts to account receivable ratio	Not Applicable	Not Applicable
(13) Current liability ratio	Not Applicable	Not Applicable
(14) Total debts to total assets #	Not Applicable	Not Applicable
(15) Debtors turnover	0.73	0.73
(16) Inventory turnover	Not Applicable	Not Applicable
(17) Operating margin (%)	Not Applicable	Not Applicable
(18) Net profit margin (%) ##	Not Applicable	Not Applicable
(19) Sector specific equivalent ratios, as applicable:	5.16%	1.68%
(a) Capital Adequacy Ratio (%) @		
(b) Gross Non-Performing Assets (GNPA) Ratio (%) @@@	24.83%	24.83%
(c) Net Non-Performing Assets (NNPA) Ratio (%) @@@@	1.88%	1.88%
(d) Provision Coverage ratio (NPA) (%) &	1.47%	1.47%
	22.00%	22.00%

Notes :

- * Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/Networth.
 - # Total debts to total assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/total assets
 - ## Net profit/(loss) margin = Net profit/(loss) after tax/ total income.
 - @ Capital Adequacy Ratio (%) computed as per the RBI guidelines
 - @@ Gross Stage III (%) = Gross Stage III Loans EAD/Gross Total Loans EAD. Exposure at default (EAD) includes Loan Balance and interest thereon. Stage -III loans
 - @@@ Net Stage III = (Gross Stage III Loans EAD - Impairment loss allowance for Stage III)/(Gross Total Loans EAD - Impairment loss allowance for Stage III)
 - & Provision coverage = Total Impairment loss allowance for Stage III/ Gross Stage III Loans EAD
9. As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, debentures are secured by exclusive first charge on receivables of the Company by way of hypothecation to the extent of 1.11 times of the amount outstanding.
10. The figures for the previous periods/year have been regrouped/rearranged wherever necessary to conform to current year presentation.
11. The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.creditwisecapital.com).

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/ W-10005)

Sanjiv Mehta
Partner
Membership No. 034950

Place: Mumbai
Date: 28-05-2026



For and on Behalf of the Board of Directors of
Credit Wise Capital Private Limited

Aallesh Avlani
Director
DIN: 08570278

Gurpreet Singh Sodhi
Director
DIN: 09791527

Place: Mumbai
Date: 28-05-2026



SML AND CO LLP

CHARTERED ACCOUNTANTS

office@smlca.in | www.smlca.in

INDEPENDENT AUDITOR'S REPORT

TO THE BOARD OF DIRECTORS OF Credit Wise Capital Private Limited

Report on the Audit of the Consolidated Financial Results

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of Credit Wise Capital Private Limited ("the Holding Company") and its subsidiaries (the Holding Company and its Subsidiaries together referred to as the "Group"), for the year ended March 31, 2026 (the statement) being submitted by the NBFC pursuant to the requirement of regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors on separate audited financial results of, subsidiaries, the aforesaid financial results:

a. include the financial results of the following entities:

Credit Wise Capital Private Limited

Analyticsfox Software Private Limited

Collect Pro Private Limited

b. are presented in accordance with the requirements of regulation 52 of the Listing Regulations

c. give a true and fair view, in conformity with the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India, of the consolidated net profit/ loss and other financial information of the Group for the year ended 31st March 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs), specified under section 143(10) of the Companies Act, 2013 ('Act') issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the consolidated Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in 'Other Matter' paragraph below, is sufficient and appropriate to provide a basis for our opinion.



Emphasis of Matters

1. Software Under Development

We draw attention to Note No. 43 relating to software under development classified under Intangible Assets, including assets amounting to Rs. 559.19 Lakhs classified as "Assets Held for Sale". These assets primarily comprise internally developed technology modules proposed to be transferred to the Company's subsidiary, AnalyticsFox Software Pvt. Ltd. ("AFX"), as part of the Company's long-term strategy to consolidate technology operations within AFX.

The Assets Held for Sale balance remained unchanged during the current financial year due to the timing of capital infusion at AFX. The subsidiary is currently evaluating an institutional fund raise, which is expected to support the phased acquisition of these assets.

2. Retail Two-wheeler loan Outstanding Balances

During the FY 2025-26, the Company has implemented the Sun Infor ERP platform, resulting in alignment between the Loan Management System (LMS) and the financial reporting system under the new ERP environment, with no variance observed post migration for the loans disbursed during the year.

Board of Directors' Responsibility for Consolidated Financial Results

These Consolidated Financial Results have been compiled from the consolidated Annual audited financial statements.

The NBFC's Board of Directors are responsible for the preparation and presentation of these consolidated financial results that give a true and fair view of the consolidated net profit/ loss and other financial information of the Group in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (as amended) to the extent applicable, specified under section 133 of the Act in compliance in compliance with regulation 52 of the Listing Regulations. The respective Board of Directors of the entities included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the consolidated financial results by the Directors of the NBFC, as aforesaid.

In preparing the consolidated financial results, the respective Board of Directors of the entities included in the Group are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.



The respective Board of Directors of the entities included in the Group are responsible for overseeing the financial reporting process of the Group.

Auditor's Responsibilities for the Audit of Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the consolidated financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the NBFC's internal control.

Under Section 143(3)(i) of the Companies Act 2013, we are also responsible for expressing our opinion on whether the NBFC has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the consolidated financial results, including the disclosures, and whether the consolidated financial results represent the underlying transactions and events in a manner that achieves fair presentation.



• Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group to express an opinion on the consolidated financial results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated financial results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the NBFC and such other entities included in the consolidated financial results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

We did not audit the financial statements/ financial information of the following subsidiaries whose financial statements reflect the details given below of total assets as at March 31, 2026, total revenues and net cash flows for the year ended on that date, as considered in the Consolidated Financial Statements:

Name of Subsidiary	Analyticsfox Software Private Limited
Total Assets	Rs. 1235.95 (Amount in lakhs)
Total Revenue	Rs. 1407.00 (Amount in lakhs)
Net Cash Inflow/ (Outflow)	Rs. (10.48) (Amount in lakhs)

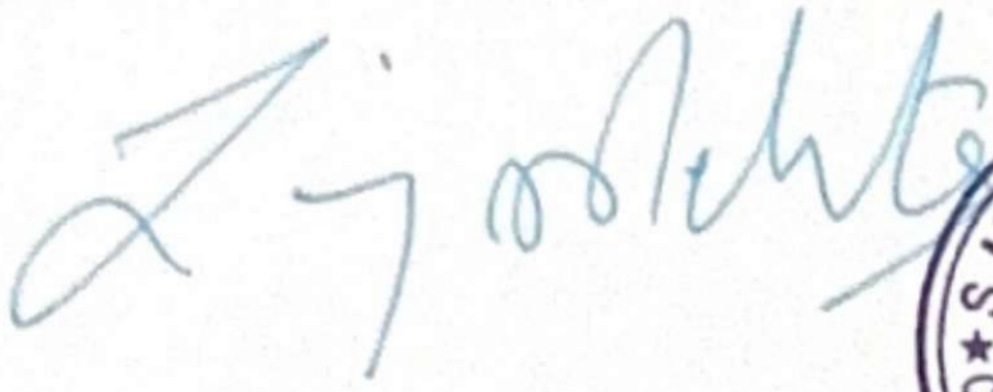
Name of Subsidiary	Collect Pro Private Limited (Previously known as 9 Syndicate Advisors Private Limited)
Total Assets	Rs. 257.73 (Amount in lakhs)
Total Revenue	Rs. 1263.46 (Amount in lakhs)
Net Cash Inflow/ (Outflow)	Rs. 5.64 (Amount in lakhs)

This financial information have been audited by other auditors whose report has been furnished to us by the Holding Company's management and our opinion on the Consolidated Financial Statements, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, and our report in terms of section 143(3) of the Act, in so far as it relates to the aforesaid subsidiaries, is based solely on report of other auditors.



The financial results include the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For S M L A N D C O L L P
(Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(Firm's Registration No. 112350W/ W-100051)



Sanjiv Mehta
Partner
Membership No. 034950
Mumbai
Date: 28th May, 2026
UDIN: 26034950PLXBRO5760

Credit Wise Capital Private Limited
(CIN: U65999MH2018PTC306086)
C 46-48, 4th Floor, Paragon Centre, Pandurang Budhkar Marg, Worli, Mumbai, Maharashtra-400013

Statement of Audited Consolidated Financial Results for the Quarter and Financial year ended March 31, 2026

(Rupees in millions unless otherwise stated)

Particulars	Quarter Ended			Year ended	
	31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
	Audited	Unaudited	Unaudited	Audited	Audited
Revenue from operations					
Interest income	329.73	301.93	239.79	1,151.11	846.75
Fees and Commission income	54.95	50.99	43.48	192.21	167.55
Net gain on fair value changes	-	13.09	-	15.80	0.62
Sale of Services	2.99	13.43	1.97	149.90	131.31
Net gain on derecognition of loans	-	-	0.59	-	1.63
Total revenue from operations	387.67	379.45	285.83	1,509.01	1,147.86
Other income	11.31	5.13	4.63	25.69	16.57
Total income	398.98	384.57	290.46	1,534.71	1,164.43
Expenses					
Finance cost	142.32	128.89	72.08	469.18	296.30
Net loss on fair value changes	0.10	-	0.18	-	0.00
Net loss on derecognition of loans	-	0.15	-	-	0.00
Impairment on financial instruments	51.47	62.54	54.30	229.18	164.45
Employee benefit expenses	113.16	105.79	75.50	428.93	366.78
Depreciation and amortization expense	4.60	3.49	5.24	19.00	27.53
Other expenses	59.02	75.91	30.63	386.30	276.18
Total expenses	370.67	376.75	237.93	1,532.59	1,131.23
Profit before tax	28.32	7.82	52.53	2.12	33.20
Tax expense:					
Current tax	-3.94	6.38	-	7.29	25.41
Deferred tax	0.42	-3.01	-3.01	-14.32	-38.72
Income tax expense	-3.52	3.37	-3.01	-7.03	-13.30
Profit after tax (A)	31.84	4.46	55.54	9.14	46.50
Profit for the period (B)	31.84	4.46	55.54	9.14	46.50
Other comprehensive income					
Items that will not be reclassified subsequently to profit or loss					
Re-measurement gains/(losses) on defined benefit plans	0.82	-	-	0.82	-
Income tax effect	-0.21	-	-	-0.21	-
Other comprehensive income (B)	0.61	-	-	0.61	-
Total comprehensive income for the year (A+B)	32.45	4.46	55.54	9.75	46.50
Profit attributable to:					
Owners of the company	28.77	5.57	44.52	13.18	48.09
Non-controlling interest	3.07	-1.11	11.01	-4.04	-1.59
Other comprehensive income for the period attributable to					
Owners of the Company	0.61	-	-	0.61	-
Non-controlling interest	-	-	-	-	-
Total comprehensive income for the period attributable to					
Owners of the Company	30.20	12.18	49.09	-0.02	48.31
Non-controlling interest	2.25	-7.72	6.45	9.78	-1.81
Earnings per equity share					
Computed on the basis of total profit for the year					
Basic*	2.84	-0.13	6.73	0.17	0.61
Diluted*	0.84	-0.32	0.99	0.17	0.61
Nominal value					

*Basic and Diluted EPS for the Quarter ended March 31, 2026, December 31, 2025 and March 31, 2025 are not annualised.

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/W-100051)

Sanjiv Mehta
Partner
Membership No. 034950



Place: Mumbai
Date: 28-05-2026

For and on Behalf of the Board of Directors of
Credit Wise Capital Pvt. Ltd.

Aaesh Avlani
Director
DIN: 08570278

Gurpreet Singh Sodhi
Director
DIN: 09791527



Place: Mumbai
Date: 28-05-2026

Statement of Audited Consolidated Assets and Liabilities as at March 31, 2026

Particulars	As at March 31, 2026	As at March 31, 2025
	Audited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	105.28	134.08
Bank balances other than cash and cash equivalents	150.24	167.37
Trade receivables	25.98	21.65
Loan portfolio	5998.70	3,542.43
Investments	85.58	1.11
Other financial assets	289.54	154.57
Total financial assets	6655.32	4,021.20
Non-financial assets		
Current tax assets (net)	2.19	1.83
Deferred tax assets (net)	76.22	60.52
Property, plant and equipment	4.19	6.11
Right-of-Use Asset	2.10	7.38
Intangible assets under development	155.21	138.32
Intangible assets	24.19	35.00
Other non-financial assets	77.05	40.20
Total non-financial assets	341.15	289.36
Total assets	6,996.48	4,310.57
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Trade payables		
(i) Total outstanding dues of Micro Enterprises and Small Enterprises	1.18	-
(ii) Total outstanding dues of Creditors other than Micro Enterprises and Small Enterprises	26.15	24.90
Debt securities	1175.24	308.75
Borrowings (other than debt securities)	3592.11	2,396.58
Subordinated liabilities	256.32	351.16
Other financial liabilities	63.63	40.07
Total financial liabilities	5,114.62	3,121.45
Non-financial liabilities		
Current tax liabilities (net)	6.91	24.01
Deferred tax liabilities (net)	1.79	0.20
Provisions	14.25	14.89
Other non-financial liabilities	72.71	27.00
Total non-financial liabilities	95.66	66.10
EQUITY		
Equity share capital	889.65	762.42
Other equity	883.78	354.69
Equity attributable to the owners of the company	1773.42	1,117.11
Non-controlling Interest	12.77	5.90
Total equity	1,786.19	1,123.01
Total liabilities and equity	6,996.48	4,310.57

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/ W-100051)

Sanjiv Mehta
Partner
Membership No. 034950



Place: Mumbai
Date: 28-05-2026

For and on Behalf of the Board of Directors of
Credit Wise Capital Pvt. Ltd.

Aaesh Avlani
Director
DIN: 08570278



Place: Mumbai
Date: 28-05-2026

Gurpreet Singh Sodhi
Director
DIN: 09791527



Consolidated Statement of Cash Flows for year ended March 31, 2026

Particulars	(Rupees in millions unless otherwise stated)	
	For year ended March 31, 2026	For year ended March 31, 2025
	Audited	Audited
Cash flow from operating activities		
Profit before tax	2.12	33.20
Adjustments for:		
Depreciation and amortization	16.87	26.23
Share based payment to employees	15.24	31.11
Tax Expense	-	-
Unrealised Forex Loss	-	0.07
Interest on Security Deposit	(0.02)	(0.12)
Rent Deposit Adjusted against Rent	0.15	-
Finance Cost	2.99	3.30
Interest on lease liability	0.11	0.73
Profit on termination of lease	(0.13)	-
Provision for gratuity	-	-
Net gain on derecognition of property, plant and equipment	-	-
Impairment on financial instruments	229.18	164.45
Net gain on fair value changes	(15.74)	(0.71)
Dividend arising from investments	-	(0.03)
Other provisions and write offs	-	-
Operating profit before working capital changes	250.76	258.23
Movements in working capital :		
Increase / (decrease) in other financial liabilities	35.47	(6.28)
Increase / (decrease) in provisions	(0.28)	(0.24)
Increase / (decrease) in trade payables	(4.83)	16.06
Increase / (decrease) in other current tax assets	-	-
Increase / (decrease) in other non financial liabilities	(4.81)	3.37
(Increase) / decrease in bank balances other than cash and cash equivalents	17.13	54.22
(Increase) / decrease in trade receivables	(0.86)	(17.12)
(Increase) / decrease in other current tax assets	-	-
Increase / (decrease) in Lease Liabilities	(1.91)	2.62
(Increase) / decrease in loan portfolio	(2,685.46)	(1,028.26)
(Increase) / decrease in other financial assets	(201.18)	(13.99)
(Increase) / decrease in other non financial assets	(17.88)	(7.83)
(Increase) / decrease in deferred tax asset	-	-
Cash used in operations	(2,613.86)	(739.23)
Income taxes paid	(25.30)	(0.17)
Net cash used in operating activities (A)	(2,639.15)	(739.40)
Cash flow from investing activities		
Net change of property, plant and equipment	(0.90)	(2.88)
Proceeds from derecognition of property, plant and equipment	-	-
Net change of investments	(68.78)	0.62
Purchase of non current investments	-	-
Net gain on fair value changes	-	-
Payment for Intangible Assets	(0.08)	(0.32)
Payment for Intangible Assets under Development	(21.10)	(26.74)
Security Deposit (Financial Asset) Paid	(0.98)	(1.29)
Security Deposit (Financial Asset) Received	1.50	-
Right to Use Asset	1.90	(3.01)
Dividend arising from investments	-	0.03
Net cash used in investing activities (B)	(88.44)	(33.58)
Cash flow from financing activities		
Proceeds from issue of equity shares (including securities premium)	627.85	3.00
Repayment of Long Term Borrowings	(5.90)	(4.00)
Interest paid on Long Term Borrowings	(0.38)	-
Principal paid on Lease Liabilities	(0.72)	(2.13)
Interest paid on Lease Liabilities	(0.11)	(0.73)
Debt securities (net)	866.49	58.75
Borrowings (other than debt securities) (net)	1,306.79	518.08
Subordinated liabilities (net)	(94.84)	252.52
Net cash from financing activities (C)	2,699.18	825.49
Net increase / (decrease) in cash and cash equivalents (A + B + C)	(28.42)	52.51
Cash and cash equivalents at the beginning of the year	134.08	81.57
Cash and cash equivalents at the end of the year	105.67	134.08
Components of cash and cash equivalents as at the end of period		
Cash on hand	38.86	26.97
Balance with banks - on current account	66.80	82.11
Deposits with original maturity of less than or equal to 3 months	-	25.00
Deposits with original maturity of less than or equal to 3 months	-	-
Total cash and cash equivalents	105.67	134.08

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/W-100051)

Sanjiv Mehta
Partner
Membership No. 034950

Place: Mumbai
Date: 28-05-2026



For and on Behalf of the Board of Directors of
Credit Wise Capital Pvt. Ltd.

Aaesh Avlani
Director
DIN: 08570278
Place: Mumbai
Date: 28-05-2026

Gurpreet Singh Sodhi
Director
DIN: 09791527



Notes to the audited financial results:

3. The audited financial results of the Group for the quarter and year ended March 31, 2026 have been prepared in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.
4. The above results have been reviewed and approved by the Board of Directors at their meeting held on May 28, 2026, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the quarter and year ended March 31, 2026 have been audited by the Statutory Auditors of the Company.
5. The figures for the quarter ended March 31, 2026 & March 31, 2025 are the balancing figures between the audited figures in respect of the year ended and the reviewed year to date figures up to the end of the third quarter of the respective financial year, which were subjected to limited review by the statutory auditors of the Company.
6. The Company operates in a single reportable segment i.e. lending to borrowers, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in a single geographic segment i.e. domestic.
7. The above audited consolidated financial results for the quarter and year ended March 31, 2026 comprise the following entities of the group -
 1. Credit Wise Capital Private Limited ("the Parent Company" or "the Company")
 2. AnalyticsFox Software Private Limited (80%) ("the Subsidiary Company")
 3. Collect Pro Private Limited (72%) ("the Subsidiary Company")
8. Pursuant to the provisions of Sections 42 and 71 of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014 and the Companies (Prospectus and Allotment of Securities) Rules, 2014, and any other relevant provisions of the Companies Act, 2013 (as amended from time to time) and in accordance with any other applicable laws, regulations, Depositories Act, 1996, to the extent applicable to unlisted dematerialized securities, pursuant to the Memorandum of Association and Articles of Association of the Company, the guidelines issued by the Reserve Bank of India regarding private placement, and any other law in force, during the quarter and year under review, the Company had allotted Listed Secured Redeemable Non-Convertible Debentures (NCDs) on private placement basis as follows:

ISIN	Allotment Date	No. of Debentures	Nominal Amount	Total Amount
INE0LN107030	29-09-2025	19,500	10,000	19,50,00,000
INE0LN107063	30-03-2026	2,500	1,00,000	25,00,00,000

9. In terms of the requirement as per RBI notification no. RBI/DOR/2025-26/356 DOR.STR.REC.No.275/21.04.048/2025-26 dated November 28, 2025, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and income recognition, Asset classification and Provisioning (IRACP) norms (including provision on standard asset). The impairment allowances under Ind AS 109 made by company exceeds the total provision required under IRACP (including standard asset provisioning), as at March 31, 2026 and accordingly, no amount is required to be transferred to impairment reserve.
10. The Company has developed estimates for the purpose of determination of the provision for impairment of financial assets. As at March 31, 2026, the Company holds an aggregate provision of ₹87.19 millions. The Company will closely monitor any material changes to future economic conditions and update its assessment.
11. Details of loans transferred/acquired, as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 are given below:

(i) Details of loans not in default transferred through assignment:

(₹ in millions unless otherwise stated)

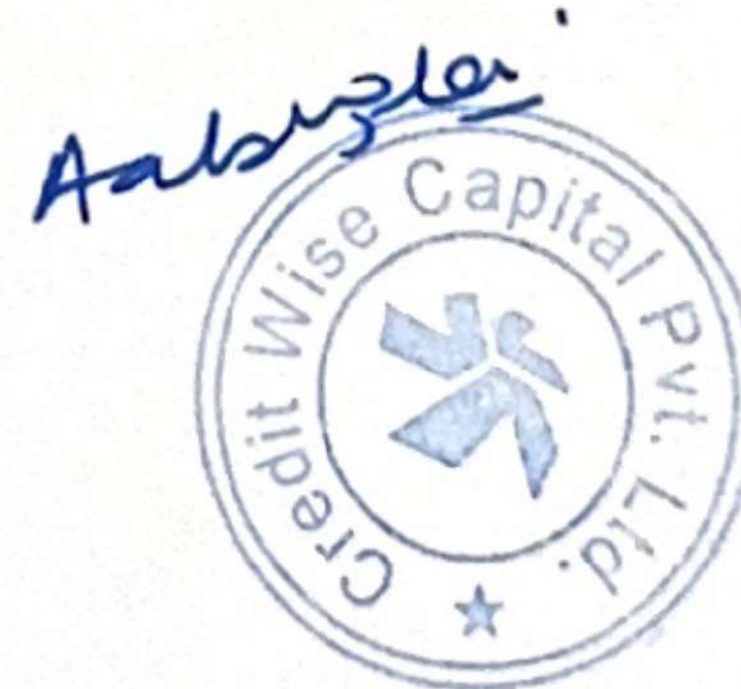
Particulars	For quarter	For year ended
	ended March 31, 2026	March 31, 2026
Number of loan accounts assigned	Nil	Nil
Aggregate amount of loans assigned	Nil	Nil
Sales consideration received	Nil	Nil
Weighted average residual tenor of the loans assigned (in months)	Nil	Nil
Weighted average holding period (in months)	Nil	Nil
Retention of beneficial economic interest by the originator	Nil	Nil
Tangible security cover	Nil	Nil
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

(ii) Details of loans not in default acquired through assignment:

Particulars	For quarter	For year ended
	ended March 31, 2026	March 31, 2026
Number of loan accounts acquired	Nil	Nil
Aggregate amount of loans acquired	Nil	Nil
Sales consideration paid	Nil	Nil
Weighted average residual tenor of the loans acquired (in months)	Nil	Nil
Weighted average holding period (in months)	Nil	Nil
Retention of beneficial economic interest by the originator	Nil	Nil
Tangible security cover	Nil	Nil
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

(ii) (a) Details of stressed loans transferred during the quarter and year ended March 31, 2026:

Particulars	To ARC				To permitted transferees
	NPA	SMA	Write Off	Total	
Number of loan accounts	1,739.00	-	3,749.00	5,488.00	Nil
Aggregate principal outstanding of loans transferred (₹ in millions)	94.54	-	227.30	321.84	Nil
Weighted average residual tenor of the loans transferred (in months)	10.28	-	22.19	18.65	Nil
Net book value of loans transferred at the time of transfer (₹ in millions)	73.74	-	-	73.74	Nil
Aggregate consideration (₹ in millions)	61.15				Nil
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-	-	Nil



(b) Security Receipts (SRs) held and recovery ratings assigned to SRs by the credit rating agency:

Particulars	Recovery ratings scale	Implied recovery	As at March 31, 2026
Number of SRs held of Retco 8 Trust	NA	NA	45,863.00
Amount of SRs held of Retco 8 Trust (₹ in millions)	NA	NA	45.86

12 Analytical ratios/disclosures required under Regulation 52(4) of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended:

(₹ in millions unless otherwise stated)

Particulars	For quarter ended March 31, 2026	For year ended March 31, 2026
(1) Debt-equity ratio*	2.83	2.83
(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)		
-Quantity	Not Applicable	Not Applicable
-Value	Not Applicable	Not Applicable
(5) Capital Redemption Reserve (₹ in millions)	-	-
(6) Debenture Redemption Reserve (₹ in millions)	-	-
(7) Net worth (₹ in millions)	1,786.19	1,786.19
(8) Net profit after tax (₹ in millions)	31.84	9.14
(9) Earnings per share		
-Basic	2.84	0.17
-Diluted	0.84	0.17
(10) Current ratio	Not Applicable	Not Applicable
(11) Long term debt to working capital	Not Applicable	Not Applicable
(12) Bad debts to account receivable ratio	Not Applicable	Not Applicable
(13) Current liability ratio	Not Applicable	Not Applicable
(14) Total debts to total assets #	0.72	0.72
(15) Debtors turnover	Not Applicable	Not Applicable
(16) Inventory turnover	Not Applicable	Not Applicable
(17) Operating margin (%)	Not Applicable	Not Applicable
(18) Net profit margin (%) ##	8.21%	0.61%
(19) Sector specific equivalent ratios, as applicable:		
(a) Capital Adequacy Ratio (%) @	24.83%	24.83%
(b) Gross Non-Performing Assets (GNPA) Ratio (%) @@	1.88%	1.88%
(c) Net Non-Performing Assets (NNPA) Ratio (%) @@@	1.47%	1.47%
(d) Provision Coverage ratio (NPA) (%) &	22.00%	22.00%

Notes :

* Debt equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/Networth.

Total debts to total assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/total assets

Net profit/(loss) margin = Net profit/(loss) after tax/ total income.

@ Capital Adequacy Ratio (%) computed as per the RBI guidelines

@@ Gross Stage III (%) = Gross Stage III Loans EAD/Gross Total Loans EAD. Exposure at default (EAD) includes Loan Balance and interest thereon. Stage -III loans

@@@ Net Stage III = (Gross Stage III Loans EAD - Impairment loss allowance for Stage III)/(Gross Total Loans EAD - Impairment loss allowance for Stage III)

& Provision coverage = Total Impairment loss allowance for Stage III/ Gross Stage III Loans EAD

13 As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, debentures are secured by exclusive first charge on receivables of the Company by way of hypothecation to the extent of 1.11 times of the amount outstanding.

14 The figures for the previous periods/year have been regrouped/rearranged wherever necessary to conform to current year presentation.

15 The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.creditwisecapital.com).

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/W-100051)

Sanjiv Melita
Partner
Membership No. 034950



Place: Mumbai
Date: 28-05-2026

For and on Behalf of the Board of Directors of
Credit Wise Capital Private Limited

Aalish Avlani
Director
DIN: 08570278

Gurpreet Singh Sodhi
Director
DIN: 09741527



Place: Mumbai
Date: 28-05-2026

S M L AND CO LLP

CHARTERED ACCOUNTANTS

office@smlca.in | www.smlca.in

Certificate No: SML/25-26/71

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 March 31, 2026

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 March 31, 2026 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.



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 SML 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: 26034950FXLGGJN8816
Place: Mumbai
Date: 28th May, 2026

Annexure A

Credit Wise Capital Private Limited
(CIN: U65999MH2018PTC306886)

Rs. In Lakhs

Column A	Column B	Column C (i)	Column D (ii)	Column E (iii)	Column F (iv)	Column G (v)	Column H (vi)	Column I (vii)	Column J	Column K	Column L	Column M	Column N	Column O
Security Cover Certificate as per Regulation 54(3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as at March 31, 2026														
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Part- Passu Charge	Part/Passu Charge	Other assets shared by Passu debt holder (includes debt for which this certificate is issued & other debt with passu charge)	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Marked Value for Exclusive basis	Carrying Book value for assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSR, market value is not applicable)	Market Value for Passu charge Assets	Carrying value Book value for assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSR, market value is not applicable)	Total Value (K+L+M+N)
ASSETS														
Property, Plant and Equipment							28.34		28.34					
Capital Work-in														
Right of Use Assets							21.00		21.00					
Goodwill														
Intangible Assets							152.49		152.49					
Intangible Assets under Development							928.99		928.99					
Investments			245.15				830.51		1,075.66					
Loans		4,994.40	46,458.25				8,745.10		60,197.75		*4994.40			4,994.40
Inventories														
Trade Receivables														
Cash and Cash Equivalents							951.44		951.44					



Date: 28 May 2026

Ref No.: BG/EERT/ICRT28052026/480

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

Scrip Code:	977170, 977696, 977741
ISIN:	INE0LN107030, INE0LN107063, INE0LN107071
Sub:	Declaration pursuant to Regulation 52(3)(a) of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

I, Aalesh Avlani, Director of Credit Wise Capital Private Limited ("**Company**") having its Registered Office C 46-48, 4th Floor, Paragon Centre, Pandurang Budhkar Marg, Worli Mumbai-400013, hereby declare that, the Statutory Auditors of the Company, M/S SML AND CO LLP, Chartered Accountants, (Firm Registration No. 112350W/W-100051) have issued an Audit Report with an unqualified opinion on audited financial results (standalone and consolidated) of the Company for the quarter and financial year ended March 31, 2026.

This declaration is given in compliance to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The same is for your records and information.

Thanking you,
Yours faithfully

FOR CREDIT WISE CAPITAL PRIVATE LIMITED

BHAVIKA GOHIL
COMPANY SECRETARY (A27847)



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

cs@creditwisecapital.com www.creditwisecapital.com

A. Statement of utilization of issue proceeds:

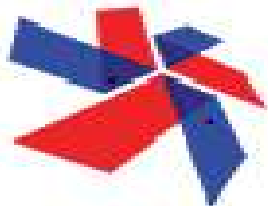
(Amount in ₹ crores)

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	
2	CREDIT WISE CAPITAL PRIVATE LIMITED	INEOLN107063	Private Placement	Rated, Listed, Unsubordinated, Secured, Transferable, Redeemable, Non-Convertible Debentures	30 March 2026	25.00	25.00	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	Rated, Listed, Unsubordinated, Secured, Transferable, Redeemable, Non-Convertible Debentures
Date of raising funds	30 March 2026
Amount raised	25 Cr.
Report filed for quarter ended	31 March 2026
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, 4th Floor, Paragon Centre, Pandurang Budhkar Marg, Worli Mumbai-400013

CIN: U65999MH2018PTC306086 GSTIN:27AAHCC4445P1Z5

Contact us: +91 22 6817 1111

cs@creditwisecapital.com 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
Onward lending	No	25	No	25	NA	-
Total		25		25		

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.

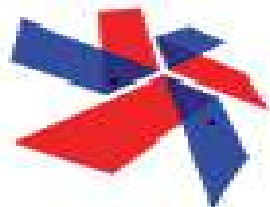
NAME OF SIGNATORY: BHAVIKA GOHIL

DESIGNATION: COMPANY SECRETARY

MEMBERSHIP NO: A27847

Date: 28 May 2026

REFERENCE NO. BG/EERT/ICRT28052026/480



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

cs@creditwisecapital.com www.creditwisecapital.com