

Date: 11 August 2026

Ref no: BG/EEKS/ICKS11082026/567

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

Scrip Code	:	977170, 977696, 977741, 977886
ISIN	:	INEOLN107030, INEOLN107063, INEOLN107071, INEOLN107089
Sub	:	Compliance under Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a Certificate on security cover, issued by the Statutory Auditors of the Company, for securing the debt securities of the Company, during the quarter ended June 30, 2026.

Please take the same on record.

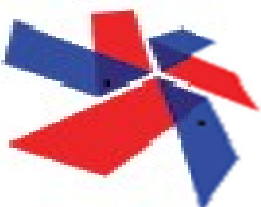
Thanking you
Yours faithfully,
FOR CREDIT WI



VATE LIMITED

BHAVIKA GOHIL
COMPANY SECRETARY
MEMBERSHIP NO: A27847

Encl: as above



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 June 30, 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 June 30, 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 RESPONSIBILITY

5. It is our responsibility to provide reasonable assurance that the details as referred to in "Annexure A" have been correctly extracted from the Unaudited 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 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: 26034950KJNTIY1322
Place: Mumbai
Date: 11th August, 2026



Annexure A

Credit Wise Capital Private Limited
(CIN: U65999MH2018PTC306086)

Rs. In Lakhs

Security Cover Certificate as per Regulation 54(3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as at June 30, 2026

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
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	PariPassu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				Total Value(=K+L+M+N)
		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 pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus, pari passu 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, DSRA, market value is not applicable)	Market Value for Pari-passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F	
ASSETS														
Property, Plant and Equipment							29.03		29.03					
Capital Work-in							-		-					
Right of Use Assets							18.58		18.58					
Goodwill									-					
Intangible Assets							135.56		135.56					
Intangible Assets under Development							928.99		928.99					
Investments			365.14				1,880.31		2,245.46					
Loans		13,822.08	43,978.69				6,931.72		64,732.49		*13,822.08			13,822.08
Inventories									-					
Trade Receivables							-		-					
Cash and Cash Equivalents							2,915.42		2,915.42					



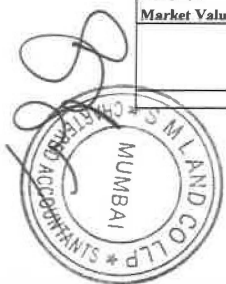
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Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	PariPassu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				Total Value(=K+L+M+N)
		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 pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus, pari-passu 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, DSRA,market value is not applicable)	Market Value for Pari-passu charge Assets	Carrying value/book value for pari-passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable)	
Bank Balances other than Cash and Cash Equivalents			1,573.18				821.00		2,394.18					
Others							4,729.12		4,729.12					
Total		13,822.08	45,917.02	-	-	-	18,389.75	-	78,128.84		13,822.08			13,822.08
LIABILITIES														
Debt securities to which this certificate pertains		12,450.00	4,925.00				149.22		17,524.22		#12,450.00			12,450.00
Other debt sharing pari-passu charge with above debt									-					
Other Debt									-					
Subordinated debt							3,297.00		3,297.00					
Borrowings			14,721.29				2,000.00		16,721.29					
Bank			18,017.01						18,017.01					
Debt Securities (securitisation)		not to be filled	3,161.96						3,161.96					
Others									-					
Trade payables							161.26		161.26					
Lease Liabilities									-					
Provisions							88.15		88.15					
Others							976.82		976.82					
Total		12,450.00	40,825.26	-	-	-	6,672.45	-	59,947.71		12,450.00			12,450.00
Cover on Book Value		112.13%												111.02%
Cover on Market Value														
		Exclusive Security Cover Ratio	112.13%		Pari- Passu Security Cover Ratio	N/A								



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Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	PariPassu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				Total Value(=K+L+M+N)
		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 pari passu charge)	Other assets on which there is pari passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus, pari passu 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, DSRA,market value is not applicable)	Market Value for Pari-passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable)	
													Relating to Column F	

Note:

1. The enclosed figures are based on IND AS Result for the quarter ended 30th June 2026.

2. The Company availed borrowings of INR 25 crores 30th June 2026, the corresponding receivables have not yet been allocated within 60 days from the respective dates of disbursement

*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

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

Sunjay Mehta
Sunjay Mehta
Partner
Membership No. 034950



Place: Mumbai
Date: 11-08-2026

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

Gurpreet Singh Sodhi
Director
DIN: 09791527

Place: Mumbai
Date: 11-08-2026