CreditWise Capital

Date: 11 August 2026 Ref no: BG/EEKS/ICKS11082026/566

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

Scrip Code	:	977170, 977696, 977741, 977886
ISIN	:	INE0LN107030, INE0LN107063, INE0LN107071, INE0LN107089
Sub	:	Outcome of the meeting of the Board of Directors held on August 11, 2026, of Credit Wise Capital Private Limited

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. August 11, 2026 (which commenced at 11:00 a.m. and concluded at 07:40 p.m. considered and approved, *inter-alia,* unaudited financial results of the Company, for the quarter ended June 30, 2026 ("**Financial Results**").

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;

Additionally, the Board has approved fund raising via issuance of Non-Convertible Debentures (**"NCDs"**) for an aggregate limit of upto Rs. 100 Crores (Rupees One Hundred Crore)

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

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

Particulars	Details
Name	Ms. Bhavika Gohil
Designation	Company Secretary and Compliance Officer
Email ID	bhavika.gohil@creditwisecapital.com; cs@creditwisecapital.com
Mobile no	9930234922

Please take the same on your record.

Thanking you,
FOR CREDIT WISE CAPITAL PRIVATE LIMITED

BHAVIKA DHANSUKHLAL GOHIL
Digitally signed by BHAVIKA DHANSUKHLAL GOHIL
Date: 2026.08.11 19:42:29 +05'30'

CREDIT WISE CAPITAL PVT. LTD.

BHAVIKA GOHIL
COMPANY SECRETARY
MEMBERSHIP NO: A27847

Encl: as above

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 30th June, 2026 and year to date financial results for the period 01st April, 2026 to 30th June, 2026 ("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

S M L AND CO LLP MUMBAI CHARTERED ACCOUNTANTS

SANJIV MEHTA
PARTNER
MEMBERSHIP NO: 034950
PLACE: MUMBAI
DATE: 11th August, 2026
UDIN: 26034950SIFYVJ7678

Credit Wise Capital Private Limited
(CIN: U65999MH2018PTC306086)
C 46048, 4th Floor, Paragon Centre Pandurang Budhkar Marg, Worli, Mumbai City, Mumbai, Maharashtra, India, 400013

Statement of Standalone Unaudited Financial Results for the Quarter ended June 30, 2026

(Rupees in millions unless otherwise stated)

Particulars	Quarter Ended			Year Ended
	30-06-2026	31-03-2026	30-06-2025	31-03-2026
	Unaudited	Audited	Unaudited	Audited
Revenue from operations				
Interest income	346.13	331.95	243.96	1,153.33
Commission and fees income	45.44	54.95	47.22	192.21
Net gain on fair value changes	0.03	-	-0.00	0.05
Sale of Services	-	-	-	-
Net gain on derecognition of loans	11.70	-	-	-
Total revenue from operations	**403.30**	**386.90**	**291.18**	**1,345.59**
Other income	3.48	9.89	4.58	36.27
Total income	**406.78**	**396.79**	**295.76**	**1,381.85**
Expenses				
Finance cost	155.36	143.52	87.52	465.92
Net loss on fair value changes	-	3.61	-	-
Net loss on derecognition of loans	-	-	-	-
Impairment on financial instruments	37.20	51.47	61.69	229.18
Employee benefit expenses	101.14	90.44	53.38	327.23
Depreciation and amortization expense	2.48	2.67	3.81	11.86
Other expenses	91.04	88.65	84.01	327.26
Total expenses	**387.21**	**380.36**	**290.42**	**1,361.45**
Profit before tax	**19.57**	**16.43**	**5.34**	**20.40**
Tax expense:				
Current tax	5.55	-3.94	3.82	6.09
Deferred tax	-2.21	0.42	-3.01	-8.61
Income tax expense	**3.34**	**-3.52**	**0.81**	**-2.52**
Profit for the year (A)	**16.23**	**19.95**	**4.53**	**22.92**
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
Items that will be reclassified subsequently to profit or loss				
Fair value gain on loan portfolio	-	-	-	-
Income tax effect	-	-	-	-
Other comprehensive income (B)	-	**0.61**	-	**0.61**
Total comprehensive income for the year (A+B)	**16.23**	**20.56**	**4.53**	**23.53**
Earnings per equity share				
Computed on the basis of total profit for the period				
Basic*	0.20	0.25	0.06	0.29
Diluted*	0.18	0.22	0.05	0.26
Nominal value	10.00	10.00	10.00	10.00

**Basic and Diluted EPS for the Quarter ended June 30, 2026, March 31, 2026 and June 30, 2025 are not annualised.*

For S M L AND CO LLP
(Formerly Shaparia Mehta & Associates LLP)
CHARTERED ACCOUNTANTS
(FRN No. 112350W/ W-100051)

Sanjiv Mehta
Partner
Membership No. 034950

Place: Mumbai
Date: 11-08-2026

S M L AND CO LLP MUMBAI CHARTERED ACCOUNTANTS

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

Aalesh Avlani
Director
DIN: 08570278

Place: Mumbai
Date: 11-08-2026

Gurpreet Singh Sodhi
Director
DIN: 09791527

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

Notes to the unaudited financial results:

1. The unaudited financial results of Credit Wise Capital Private Limited (the 'Company') for the quarter ended June 30, 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.

2. The above results have been reviewed and approved by the Board of Directors at their meeting held on August 11, 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 ended June 30, 2026 have been reviewed by the Statutory Auditors of the Company.

3. The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures for the financial year ended March 31, 2026 and the reviewed year-to-date figures up to the quarter ended December 31, 2025. The figures for the quarter ended June 30, 2025 are the balancing figures between the audited figures for the financial year ended March 31, 2026, the figures for the quarter ended September 30, 2025, and the reviewed figures for the quarter ended December 31, 2025 and March 31, 2026, both of which were subjected to limited review by the Statutory Auditors of the Company.

4. 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.

5. 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 under review, the Company had allotted Listed Secured Redeemable Non-Convertible Debentures (NCDs) on private placement basis as follows:

ISINs	Allotment Date	No. of Debentures	Nominal Amount	Total Amount
INE0LN107071	24-04-2026	50,000	10,000	50,00,00,000
INE0LN107089	18-06-2026	30,000	10,000	30,00,00,000

6. 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 June 30, 2026 and accordingly, no amount is required to be transferred to impairment reserve.

7. The Company has developed estimates for the purpose of determination of the provision for impairment of financial assets. As at June 30, 2026, the Company holds an aggregate provision of ₹112.09 millions. The Company will closely monitor any material changes to future economic conditions and update its assessment.

8. 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 the Quarter ended June 30, 2026
Number of loan accounts assigned	4,516
Aggregate amount of loans assigned	221
Sales consideration received	198.48
Weighted average residual tenor of the loans assigned (in months)	18.88
Weighted average holding period (in months)	11.78
Retention of beneficial economic interest by the originator	10%
Tangible security cover	Not Applicable
Rating-wise distribution of rated loans	Not Applicable

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

Particulars	For the Quarter ended June 30, 2026
Number of loan accounts acquired	Nil
Aggregate amount of loans acquired	Nil
Sales consideration paid	Nil
Weighted average residual tenor of the loans acquired (in months)	Nil
Weighted average holding period (in months)	Nil
Retention of beneficial economic interest by the originator	Nil
Tangible security cover	Nil
Rating-wise distribution of rated loans	Not Applicable

(iii) (a) Details of stressed loans transferred during the quarter ended June 30, 2026:

Particulars	To ARC				To permitted transferees
	NPA	SMA	Write Off	Total	
Number of loan accounts	Nil	Nil	Nil	Nil	Nil
Aggregate principal outstanding of loans transferred (₹ in millions)	Nil	Nil	Nil	Nil	Nil
Weighted average residual tenor of the loans transferred (in months)	Nil	Nil	Nil	Nil	Nil
Net book value of loans transferred at the time of transfer (₹ in millions)	Nil	Nil	Nil	Nil	Nil
Aggregate consideration (₹ in millions)	Nil				Nil
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil	Nil	Nil

S M AND CO LLP MUMBAI CHARTERED ACCOUNTANTS

(b) Security Receipts (SRs) held and recovery ratings assigned to SRs by the credit rating agency as at June 30, 2026:

Particulars	Recovery ratings scale	Implied recovery	As at June 30, 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

9. 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:

Particulars	For quarter ended June 30, 2026
(1) Debt-equity ratio*	3.23
(2) Debt service coverage ratio	Not Applicable
(3) Interest service coverage ratio	Not Applicable
(4) Outstanding redeemable preference shares (quantity and value)	
-Quantity	Not Applicable
-Value	Not Applicable
(5) Capital Redemption Reserve (₹ in millions)	-
(6) Debenture Redemption Reserve (₹ in millions)	-
(7) Net worth (₹ in millions)	1,818.11
(8) Net profit after tax (₹ in millions)	16.23
(9) Earnings per share	
-Basic	0.20
-Diluted	0.18
(10) Current ratio	Not Applicable
(11) Long term debt to working capital	Not Applicable
(12) Bad debts to account receivable ratio	Not Applicable
(13) Current liability ratio	Not Applicable
(14) Total debts to total assets #	0.75
(15) Debtors turnover	Not Applicable
(16) Inventory turnover	Not Applicable
(17) Operating margin (%)	Not Applicable
(18) Net profit margin (%) ##	4.02%
(19) Sector specific equivalent ratios, as applicable:	
(a) Capital Adequacy Ratio (%) @	23.16%
(b) Gross Non-Performing Assets (GNPA) Ratio (%) @@	3.18%
(c) Net Non-Performing Assets (NNPA) Ratio (%) @@@	2.50%
(d) Provision Coverage ratio (NPA) (%) &	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/Gross Total Loans. Stage -III loans has been determined as per Ind As 109

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

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

10. 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 **1.12** times of the amount outstanding.

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

12. 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 LAND CO LLP (Formerly Shaparia Mehta & Associates LLP)
CHARTERED ACCOUNTANTS
(FRN No: 112350W/ W-100051)

Sanjiv Mehta
Partner
Membership No. 034950

S M LAND CO LLP MUMBAI CHARTERED ACCOUNTANTS

Place: Mumbai
Date: 11-08-2026

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

Aalesh Avlani
Director
DIN: 08570278

Gurpreet Singh Sodhi
Director
DIN: 09791527

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 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 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.

SML AND CO LLP
MUMBAI
CHARTERED ACCOUNTANTS

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

S M L AND CO LLP
MUMBAI
CHARTERED ACCOUNTANTS

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)	Colum n 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
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	PariPassu Charge	Pari- Passu Charge		Elimination (amount in negative)		Relate d to only those items covered by t his certificate				
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 pari- Passu charge (excluding items covered in column F)	Assets not offered as Security	debt amount considered more than once (due to exclusive plus, paripassu charge)	(Total C to H)	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 viii	Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable)	Total Value(=K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
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**					

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				
		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 pari- Passu charge (excluding items covered in column F)		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, DSRA,market value is not applicable)	Market Value for Pari- passu charge Assets viii	Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable)	Total Value(=K+L+M+ N)
												Relating to Column F		
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 paripassu 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								

S M LAND CO LLP CHARTERED ACCOUNTANTS MUMBAI

Credit Wise Capital Pvt. Ltd

Credit Wise Capital Pvt. Ltd

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)	Relate d to only those items covered by t his certificate				
		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 pari- Passu charge (excluding items covered in column F)		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, DSRA,market value is not applicable)	Market Value for Pari- passu charge Assets viii	Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable)	Total Value(=K+L+M+N)
												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 carring value/ book value.

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: 11-08-2026

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

Aalesh Avlani
Director
DIN: 08570278

Gurpreet Singh Sodhi
Director
DIN: 09791527

Place: Mumbai
Date: 11-08-2026

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)	Colum n 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
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	PariPassu Charge	Pari- Passu Charge		Elimination (amount in negative)		Relate d to only those items covered by t his certificate				
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 pari- Passu charge (excluding items covered in column F)	Assets not offered as Security	debt amount considered more than once (due to exclusive plus, paripassu charge)	(Total C to H)	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 viii	Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable)	Total Value(=K+L+M+N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
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					

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				
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													Relating to Column F	
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 paripassu 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								

S M LAND CO LLP CHARTERED ACCOUNTANTS MUMBAI

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)	Relate d to only those items covered by t his certificate				
		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 pari- Passu charge (excluding items covered in column F)		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, DSRA,market value is not applicable)	Market Value for Pari- passu charge Assets viii	Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable)	Total Value(=K+L+M+ N)
												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 carring value/ book value.

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

Sanjiv Mehta
Partner
Membership No. 034950

S M L AND CO LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

Place: Mumbai
Date: 11-08-2026

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

Aalesh Avlani
Director
DIN: 08570278

Gurpreet Singh Sodhi
Director
DIN: 09791527

Place: Mumbai
Date: 11-08-2026

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
3.	CREDIT WISE CAPITAL PRIVATE LIMITED	INE0LN107071	Private Placement	Listed, Rated, Senior, Secured, Transferable, Redeemable, Taxable, Non-Convertible Debentures	24 April 2026	50	50	No	NA	NA
4.	CREDIT WISE CAPITAL PRIVATE LIMITED	INE0LN107089	Private Placement	Listed, Rated, Senior, Secured, Transferable, Redeemable, Taxable, Non-Convertible Debentures	18 June 2026	30	0	No	NA	The funds remained unutilized as on 30th June 2026

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	1) Listed, Rated, Senior, Secured, Transferable, Redeemable,

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

	Taxable, Non-Convertible Debentures 2) Listed, Rated, Senior, Secured, Transferable, Redeemable, Taxable, Non-Convertible Debentures
Date of raising funds	1) 24 April 2026 2) 18 June 2026
Amount raised	1) INR 50 Cr 2) INR 30 Cr
Report filed for quarter ended	30 June 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
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	50	No	50	NA	-
Total		**50**		**50**		

Deviation could mean: a. Deviation in the objects or purposes for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed.
BHAVIKA DHANSUKHLAL GOHIL Digitally signed by BHAVIKA DHANSUKHLAL GOHIL Date: 2026.08.11 19:45:07 +05'30' CREDIT WISE CAPITAL PVT. LTD. * **NAME OF SIGNATORY: BHAVIKA GOHIL** **DESIGNATION: COMPANY SECRETARY** **MEMBERSHIP NO: A27847**