AMPL Capital Limited

(Formerly Known as Credent Global Finance Limited)

Date: 02nd September, 2026

To,
The Manager
BSE Limited,
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai-400001

Company Symbol: AMPL
Scrip Code: 539598

Subject: Submission of Annual Report for the Financial Year 2025-26 in compliance of Regulation 34 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir,

This is to inform you that the **Thirty Sixth (36th) ("AGM")** of the Company will be held on **Friday, 25th September, 2026** at **03:30 P.M.** IST through Video Conferencing/ Other Audio-Visual Means in compliance with the relevant circulars issued by the Ministry of Corporate Affairs and the Securities and Exchange Board of India (SEBI).

Pursuant to Regulation 30 read with Part A of Schedule III and Regulation 34(1) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, please find enclosed Annual Report of the **AMPL Capital Limited (Formerly Known as Credent Global Finance Limited** (the 'Company') for the financial year 2025-26 along with the Notice of the **36th Annual General Meeting** for the Financial year 2025-26.

Pursuant to Regulation 42 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, the Register of Members and Share Transfer Book of the company will remain close from **Saturday, 19th September, 2026 to Friday, 25th September, 2026 (both days inclusive)** for the purpose of 36th Annual General Meeting of the Company to be held on **25th September, 2026**.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, the Company is providing facility for remote e-Voting to its members whose names are recorded in Register of Members or Register of Beneficial Owner maintained by the Depositories as on the cut-off date i.e. **Friday, 18th September, 2026** as the "Cut-off Date". The remote e-voting shall commence at 9:00 A.M. on Tuesday**, 22nd September, 2026** and shall end at 5:00 P.M. on **Thursday, 24th September, 2026**.

In compliance with the applicable SEBI circular, the Company has also sent physical letters to those shareholders whose email addresses are not registered against their demat account or folio number with the Company/RTA. This has been done to enable them to register their email addresses and thereby access the Notice and Annual Report for Financial Year 2025-2026 and participate in the e-voting and join AGM.

This is for your information and records.

Thanking You.

For and on behalf of
AMPL Capital Limited
(Formerly Known as Credent Global Finance Limited)

PREETI SETHI
Digitally signed by PREETI SETHI
Date: 2026.09.02 17:38:07 +05'30'

Preeti Sethi
Company Secretary & Compliance Officer

Date: 02.09.2026
Place: Mumbai

36TH ANNUAL REPORT 2025-26

Reg. Off: Unit No. 1216, 12th Floor, C-Wing, One BKC, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai-400051, MH
Corp. Off.: Unit No. 1216, 12th Floor, C-Wing, One BKC, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai-400051, MH
CIN: L65910MH1991PLC404531; E-mail: compliance@amplcapital.com,
Website: www.amplcapital.com; Contact No.: 022-68452001

Dear Shareholders,

Your directors have pleasure in presenting the 36th (Thirty Sixth) Annual Report on the business and operations of the Company together with the audited financial statements for the financial year ended March 31, 2026.

SAVE PAPER,
SAVE TREES,
SAVE THE EARTH.
Many Shareholders have already asked for paperless annual reports.
Join them and save paper.
Just drop us an e-mail.

The Companies Act, 2013, as a part of Green Initiative, allows companies to go for paperless compliances by sending Notice, Annual Report and other related documents by e-mail to its Shareholders. Many of the Shareholders have registered their e-mail address and we thank them for the same. Shareholders, who have not registered their e-mail address so far or wish to change their e-mail address, may, as a support to this initiative, register their e-mail address by sending an e-mail to 'compliance@amplcapital.com', quoting their Name, Folio No. / DP ID / Client ID and e-mail address to be registered with us for enabling us to send documents in electronic form.

Also, registering your e-mail address with us will ensure that we directly connect with you and no important communication from our side is missed by you as a Shareholder of the Company.

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CORPORATE INFORMATION

Board of Directors:	
Mr. Aditya Vikram Kanoria	- (Managing Director & CFO)
Mr. Mandeep Singh	- (Executive Director)
Mr. Vikas Kataria	- (Executive Director)
Mr. Mohit K Chheda	- (Non-Executive Director)
Mr. Navneet Kumar	- (Independent Director)
Mr. Sulabh Jain	- (Independent Director)
Ms. Shubhangi Agarwal	- (Independent Director)

Board Committees:

Audit Committee:
Mr. Sulabh Jain
Mr. Aditya Vikram Kanoria
Ms. Shubhangi Agarwal

Nomination and Remuneration Committees:
Mr. Sulabh Jain
Mr. Mohit K Chheda
Ms. Shubhangi Agarwal

Stakeholders Committee:
Mr. Mohit K Chheda
Mr. Sulabh Jain
Ms. Shubhangi Agarwal

(As per RBI Guidelines and Circular)
Investment Committee:
Mr. Aditya Vikram Kanoria
Mr. Mandeep Singh
Mr. Mohit K Chheda

Risk Management Committee:
Mr. Mandeep Singh
Mr. Mohit K Chheda
Mr. Aditya Vikram Kanoria

Key Managerial Personnel:
Mr. Aditya Vikram Kanoria- Managing Director/ Chief Financial Officer
Ms. Preeti Sethi- Company Secretary and Compliance Officer

Internal Auditor:
M/s GAR & Company
(Chartered Accountants)

Statutory Auditors:
M/s Kapish Jain & Associates.
(Chartered Accountants)
Office: 504, B-Wing, Statesman House, 148,
Barakhamba Road, New Delhi – 110001
E-mail Id: ca.kapish@gmail.com

Registrar and Share Transfer Agent:
Beetal Financial & Computer Services (P) Ltd.
Beetal House, 3rd Floor, 99 Madangir, Behind LSC, Near Dada, Harsukhdas Mandir, New Delhi-110062

Bankers:
Axis Bank Limited
Bandra Kurla Complex, Mumbai-400051

ICICI Bank Limited
BKC Branch, Mumbai

Kotak Mahindra Bank Limited
BKC Branch, Mumbai

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

Corporate Office:
Unit No. 1216, 12th Floor, C-wing, ONE BKC, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra, 400051

CIN: L65910MH1991PLC404531
Website: www.amplcapital.com
Email: compliance@amplcapital.com

Secretarial Auditor:
M/S Sumit Bajaj & Associates
(Company Secretaries)

Stock Exchange where Company's securities are listed:
BSE Ltd.

NOTICE OF THE 36TH ANNUAL GENERAL MEETING

Notice is hereby given that the 36th Annual General Meeting (AGM) of the members of AMPL Capital Limited (Formerly known as Credent Global Finance Limited ("**the Company**") will be held on **Friday, September 25th, 2026 at 03:30 P.M.** Indian Standard Time (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("**OAVM**") to transact the following business: **-**:

ORDINARY BUSINESS:

1. To consider and adopt:

   (a) the Audited Standalone Financial Statement of the Company for the year ended 31st March 2026 and together with the reports of the Board of Directors' and the Auditors thereon;

   (b) the Audited Consolidated Financial Statement of the Company for the financial year ended 31st March 2026 and together with the report of the Auditors thereon.

2. To appoint a director in place of **Mr. Mandeep Singh (DIN: 06395827),** Executive Director, who retires by rotation at this AGM and being eligible, offers himself for re-appointment.

SPECIAL BUSINESS:

3. **RE-APPOINTMENT OF MR. ADITYA VIKRAM KANORIA (DIN:07002410) AS MANAGING DIRECTOR OF THE COMPANY.**

   To consider and if thought fit, to pass, with or without modifications, the following resolution as an Special Resolution:

   "**RESOLVED THAT** in accordance with the provisions of Sections 196, 197, 198, 203 and all other applicable provisions of the Companies Act, 2013 read with Schedule V of the Companies Act, 2013 and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and rules made thereunder, (including any statutory modification(s) or re-enactment thereof, for the time being in force) approval of the Members of the Company be and is hereby accorded for re-appointment of Mr. Aditya Vikram Kanoria (DIN:07002410) as Managing Director and Key Managerial Personnel of the Company for a period of 3 (Three) years with effect from November 03, 2026 on the terms and conditions including remuneration as set out in the explanatory statement annexed to the Notice convening this meeting, with liberty to the Board of Directors to alter and vary the terms and conditions of the said re-appointment including remuneration in such manner as may be agreed between the Board of Directors and Mr. Aditya Vikram Kanoria.

   RESOLVED FURTHER THAT the Board of Directors be and is hereby authorized to delegate all or any of the powers herein conferred, to any Committee or Director(s) or Company Secretary or any other Officer(s) / Authorised Representative(s) of the Company and take all such steps as may be necessary, proper or expedient to give effect to this Resolution and all action(s) taken/to be taken by the Company in connection with this Resolution, be and are hereby approved, ratified and confirmed in all respects."

4. **TO APPROVE THE RE-APPOINTMENT OF MS. SHUBHANGI AGARWAL (DIN:08135535) AS AN INDEPENDENT DIRECTOR OF THE COMPANY;**

   To consider and if thought fit, to pass, with or without modifications, the following resolution as an Special Resolution:

"**RESOLVED THAT** pursuant to the provisions of Sections 149, 150 and other applicable provisions of the Companies Act, 2013 read with Schedule IV to the Act and the Companies (Appointment and Qualification of Directors) Rules, 2014, Regulation 17 and all other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the SEBI Listing Regulations'), (including any statutory modification(s) or re-enactment thereof for the time being in force), Ms. Shubhangi Agarwal (DIN: 08135535) who was appointed as an Independent Director by the Board of Directors in 28th October 2021 and later it was approved by members of Company by way of a Special Resolution passed through Postal Ballot on March 13, 2022 for a term upto 27th October, 2026 and who is eligible for re-appointment and who meets the criteria for independence as provided in Section 149(6) of the Act along with the Rules framed thereunder and Regulation 16(1)(b) of the SEBI Listing Regulations and who has submitted a declaration to that effect and in respect of whom the Company has received a Notice in writing from a Member under Section 160(1) of the Act proposing his candidature for the office of Director, be and is hereby re-appointed as an Independent Director of the Company for a second term commencing from 28th October 2026 to 27th October 2031, not liable to retire by rotation."

RESOLVED FURTHER THAT the Board of Directors be and is hereby authorized to delegate all or any of the powers herein conferred, to any Committee or Director(s) or Company Secretary or any other Officer(s) / Authorised Representative(s) of the Company and take all such steps as may be necessary, proper or expedient to give effect to this Resolution and all action(s) taken/to be taken by the Company in connection with this Resolution, be and are hereby approved, ratified and confirmed in all respects."

5. **TO APPROVE THE RE-APPOINTMENT OF MR. SULABH JAIN (DIN: 07739598) AS AN INDEPENDENT DIRECTOR OF THE COMPANY;**

To consider and if thought fit, to pass, with or without modifications, the following resolution as an Special Resolution:

"**RESOLVED THAT** pursuant to the provisions of Sections 149, 150 and other applicable provisions of the Companies Act, 2013 read with Schedule IV to the Act and the Companies (Appointment and Qualification of Directors) Rules, 2014, Regulation 17 and all other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the SEBI Listing Regulations'), (including any statutory modification(s) or re-enactment thereof for the time being in force), Mr. Sulabh Jain (DIN: 07739598) who was appointed as an Independent Director by the Board of Directors in 03rd November, 2021 and later it was approved by members of Company by way of a Special Resolution passed through Postal Ballot on March 13, 2022 for a term upto 02nd November, 2026 and who is eligible for re-appointment and who meets the criteria for independence as provided in Section 149(6) of the Act along with the Rules framed thereunder and Regulation 16(1)(b) of the SEBI Listing Regulations and who has submitted a declaration to that effect and in respect of whom the Company has received a Notice in writing from a Member under Section 160(1) of the Act proposing his candidature for the office of Director, be and is hereby re-appointed as an Independent Director of the Company for a second term commencing from 03rd November, 2026 up to 02nd November, 2031, not liable to retire by rotation."

RESOLVED FURTHER THAT the Board of Directors be and is hereby authorized to delegate all or any of the powers herein conferred, to any Committee or Director(s) or Company Secretary or any other Officer(s) / Authorised Representative(s) of the Company and take all such steps as may be necessary, proper or expedient to give effect to this Resolution and all action(s) taken/to be taken by the Company in connection with this Resolution, be and are hereby approved, ratified and confirmed in all respects."

6. **TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH AMPL ASSET MANAGEMENT PRIVATE LIMITED (FROMERLY KNOWN AS CREDENT ASSET MANAGEMENT SERVICES PRIVATE LIMITED;**

To consider and if thought fit, to pass with or without modification(s), the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23 (4) and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 and the rules framed thereunder (hereinafter called "the Act") and the Company's policy on Materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with AMPL Asset Management Private limited (Formerly known as Credent Asset Management Services Private Limited), a Related Party as defined in the Regulation 2(1)(zc) of the Listing Regulation , relating to transactions as detailed in the explanatory statement, on such terms and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with AMPL Asset Management Private limited (Formerly known as Credent Asset Management Services Private Limited) and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, Mr. Aditya Vikram Kanoria, Managing Director and/or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

7. **TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH AMPL WEALTH MANAGEMENT PRIVATE LIMITED (FORMERLY KNOWN AS CREDENT INVESTMENT PRIVATE LIMITED);**

To consider and if thought fit to pass with or without modification(s) as may deem fit, the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23 (4) and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 and the rules framed thereunder (hereinafter called "the Act") and the Company's policy on materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with AMPL Wealth Management Private Limited (Formerly known as Credent Investment Private Limited, a Related Party as defined in Regulation 2(1)(zc) of the Listing Regulation, relating to transactions as detailed in the explanatory statement, on such terms

and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with AMPL Wealth Management Private Limited (Formerly known as Credent Investment Private Limited) and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, Mr. Aditya Vikram Kanoria, Managing Director and/or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

8. **TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH AMPL CAPITAL ADVISORS PRIVATE LIMITED (FORMERLY KNOWN AS CREDENT PROPERTY ADVISORY PRIVATE LIMITED);**

To consider and if thought fit to pass with or without modification(s) as may deem fit, the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23 (4) and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 and the rules framed thereunder the rules framed thereunder (hereinafter called "the Act") and the Company's policy on materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with AMPL Capital Advisors Private Limited (Formerly known as Credent Property Advisory Private Limited, a Related Party as defined in Regulation 2(1)(zc) of the Listing Regulations, relating to transactions as detailed in the explanatory statement, on such terms and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with AMPL Capital Advisors Private Limited (Formerly Known as Credent Property Advisory Private Limited)and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, Mr. Aditya Vikram Kanoria, Managing Director and/or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

9. **TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH AZH CONSULTANTS LLP.**

To consider and if thought fit to pass with or without modification(s) as may deem fit, the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23(4) and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 and the rules framed thereunder (hereinafter called "the Act") and the Company's policy on materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with AZH Consultants LLP, a Related Party as defined in Regulation 2(1)(zc) of the Listing Regulations, relating to transactions as detailed in the explanatory statement, on such terms and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with AZH Consultants LLP and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, Mr. Aditya Vikram Kanoria, Managing Director or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

10. **TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH D.P. JEWELLINE PRIVATE LIMITED.**

To consider and if thought fit to pass with or without modification(s) as may deem fit, the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23(4) and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 and the rules framed thereunder (hereinafter called "the Act") and the Company's policy on materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with D.P. Jewelline Private Limited, a Related Party as defined in Regulation 2(1)(zc) of the Listing Regulations, relating to transactions as detailed in the explanatory statement, on such terms and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with D.P. Jewelline Private Limited and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, Mr. Aditya Vikram Kanoria, Managing Director or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

11. TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH DP GLOBAL WEALTH MANAGEMENT LLP.

To consider and if thought fit to pass with or without modification(s) as may deem fit, the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23(4) and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 and the rules framed thereunder (hereinafter called "the Act") and the Company's policy on materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with DP Global Wealth Management LLP, a Related Party as defined in Regulation 2(1)(zc) of the Listing Regulations, relating to transactions as detailed in the explanatory statement, on such terms and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with DP Global Wealth Management LLP and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, Mr. Aditya Vikram Kanoria, Managing Director or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

12. TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH EVERENCE TECHNOLOGIES PRIVATE LIMITED.

To consider and if thought fit to pass with or without modification(s) as may deem fit, the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23(4) and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 and the rules framed thereunder (hereinafter called "the Act") and the Company's policy on materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of

any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with Everence Technologies Private Limited, a Related Party as defined in Regulation 2(1)(zc) of the Listing Regulations, relating to transactions as detailed in the explanatory statement, on such terms and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with Everence Technologies Private Limited and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, Mr. Aditya Vikram Kanoria, Managing Director or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

13. **TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH ZERO CARBON TECH 24 PRIVATE LIMITED.**

To consider and if thought fit to pass with or without modification(s) as may deem fit, the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23(4) and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 and the rules framed thereunder (hereinafter called "the Act") and the Company's policy on materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with Zero Carbon Tech 24 Private Limited, a Related Party as defined in Regulation 2(1)(zc) of the Listing Regulations, relating to transactions as detailed in the explanatory statement, on such terms and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with Zero Carbon Tech 24 Private Limited and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, Mr. Aditya Vikram Kanoria, Managing Director or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

14. TO CONSIDER AND APPROVE MATERIAL RELATED PARTY TRANSACTION WITH BENGAL TIGER CAPITAL ADVISORS LLP.

To consider and if thought fit to pass with or without modification(s) as may deem fit, the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Regulation 23 and all other applicable provisions, if any of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter called "the Listing Regulations"), and all applicable provisions of the Companies Act, 2013 (hereinafter called "the Act") and the Company's policy on materiality of Related Party Transaction(s), and Rules made there under, (including any statutory modification(s) or re-enactment thereof for the time being in force) and subject to such other approvals, consents, permissions and sanctions of any authorities as may be necessary and pursuant to the consent of the Audit Committee and Board of Directors of the Company, the consent and approval of the Members be and is hereby accorded to the Board of Directors ("the Board" which term shall be deemed to include a Committee constituted by the Board or any person(s) authorised by the Board in this regard) to enter into arrangements/transactions/ contracts with Bengal Tiger Capital Advisors LLP, a Related Party as defined in the Listing Regulations, relating to transactions as detailed in the explanatory statement, on such terms and conditions as the Board in its absolute discretion may deem fit, the aggregate amount/value of all such arrangements/transactions/contracts that may be entered into by the Company with Bengal Tiger Capital Advisors LLP and remaining outstanding at any one point in time shall not exceed Rs. 10 Crores (Rupees Ten Crores) during the financial year 2026-27.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, any one of the Director of the Company or Ms. Preeti Sethi, Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary, expedient or desirable including any negotiation/ renegotiation/ modification/ ratification/ amendments to or termination thereof, of the subsisting arrangements/ transactions/ contracts or any future arrangements/ transactions/ contracts and to make or receive/ pay monies or to perform all other obligations in terms of such arrangements/ transaction/contracts, filing of necessary forms/ documents with the appropriate authorities and to execute all such deeds, documents, agreements, letters, instruments and writings as it may in its sole and absolute discretion deem necessary or expedient and to settle any question, difficulty or doubt that may arise in regard thereto."

15. TO CONSIDER AND APPROVE APPOINTMENT OF M/s MAYURI SINHA & CO., PRACTICING COMPANY SECRETARIES AS SECRETARIAL AUDITOR OF THE COMPANY.

To consider and if thought fit, to pass with or without modification(s), the following resolution as an Ordinary Resolution:

"**RESOLVED THAT** pursuant to Regulation 24A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("SEBI LODR Regulations"), Section 204 and other applicable provisions, if any, of the Companies Act, 2013 ("Act"), read with Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, and other applicable rules made thereunder, and based on the recommendation of the Board of Directors of the Company, consent of the Members of the Company be and is hereby accorded for the appointment of M/s Mayuri Sinha & Co., Company Secretaries in Practice, (Certificate of Practice No. 20036 and Membership No. A48931), as the Secretarial Auditor of the Company, for a term of five consecutive financial years commencing from the financial year 2026-27 and ending with the financial year 2030-31, to conduct the Secretarial Audit of the Company and issue the Secretarial Audit Report in Form MR-3 and such other reports/certificates as may be required under applicable laws and regulations.

" RESOLVED FURTHER THAT Mr. Aditya Vikram Kanoria, Managing Director and/or Ms. Preeti, Company Secretary of the Company be and are hereby jointly or severally authorized to do all such acts and take all such steps as may be necessary, proper or expedient to give effect to the foregoing resolution including filing of necessary form(s) with Registrar of Company (ROC)."

By order of the Board of Directors
For **AMPL Capital Limited**
(Formerly known as Credent Global Finance Limited)

Place: Mumbai
Dated: August 26, 2026

Sd/-
Preeti Sethi
Company secretary & Compliance officer
M. No.: A65331

Registered office:
Unit No. 1216, 12th Floor, C-Wing, One BKC, G Block, Opp. Bank of Baroda, Bandra Kurla Complex, Bandra (E), Mumbai-400051
CIN: L65910MH1991PLC404531

NOTES:

1. The Explanatory Statement pursuant to Section 102 (1) of the Companies Act, 2013, setting out material facts in respect of the special business items which are considered to be unavoidable by the Board of Directors of the Company as set out under item no 3 to 15 of the accompanying notice is annexed hereto.

2. Since this AGM is being held through VC / OAVM, physical attendance of Members has been dispensed with. Accordingly, the facility for appointment of proxies by the Members will not be available for the AGM and hence the Proxy Form and Attendance Slip are not annexed to this Notice. However, the Body Corporate are entitled to appoint authorised representatives to attend the AGM through VC/OAVM and participate thereat and cast their votes through e-voting.

3. Corporate members intending to attend/vote at AGM through VC / OAVM by their respective authorized representative(s) pursuant to section 113 of the Companies Act, 2013 to are requested to send their authorizations/ resolutions/ power of attorney to the Scrutinizer by e-mail on cssinhaoffice@gmail.com with a copy marked to helpdesk.evoting@cdslindia.com at the Annual General Meeting of the Company.

4. The relevant details, pursuant to 36(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI Listing Regulations") and Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, in respect of Directors seeking re-appointment at this AGM as a part of this notice**.**

A. General instructions for accessing and participating in the 36th AGM through VC/OAVM facility and voting through electronic means including remote e-Voting:

1. In view of the ongoing Covid-19 pandemic, the Ministry of Corporate Affairs ('MCA') has vide its General Circular Nos. 14/2020, 17/2020, 20/2020, 09/2024 dated 19 September 2024, including 03/2025 dated 22nd September 2025 respectively and other relevant circular (collectively referred to as 'MCA Circulars') and Securities and Exchange Board of India ('SEBI') vide its Circular Nos. SEBI/HO/CFD/CMD1/CIR/P/2020/79,SEBI/HO/CFD/CMD2/CIR/P/2021/11andSEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 12, 2020, and SEBI/HO/CFD/CFD-PoD2/P/CIR/2024/133 dated 3 October 2024 and 12 December 2024 respectively (collectively referred to as 'SEBI Circulars'), permitted the holding of the AGM through VC/OAVM, without physical presence of the Members at a common venue till 25th September, 2026. In compliance with the provisions of the Companies Act, 2013, the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, the MCA Circulars and the SEBI Circulars, the 36th AGM of the Company is being held through VC/OAVM The Registered Office of the Company shall be the deemed to be the venue for the AGM.

2. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended), and MCA Circulars dated April 08, 2020, April 13, 2020 and May 05, 2020 the Company is providing facility of remote e-voting to its Members in respect of the business to be transacted at the AGM. For this purpose, **the Company has entered into an agreement with Central Depository Services (India) Limited (CDSL)** for facilitating voting through electronic means, as the authorized e-Voting's agency. The facility of casting votes by a member using remote e-voting as well as the e-voting system on the date of the AGM will be provided by CDSL. The Members can join the AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the

commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM/EGM through VC/OAVM will be made available to at least 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.

3. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of ascertaining the quorum under Section 103 of the Companies Act, 2013.

4. **A MEMBER ENTITLED TO ATTEND AND VOTE IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON A POLL INSTEAD OF HIMSELF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY. SINCE THIS AGM IS BEING HELD PURSUANT TO THE MCA CIRCULARS THROUGH VC/OAVM, THE REQUIREMENT OF PHYSICAL ATTENDANCE OF MEMBERS HAS BEEN DISPENSED WITH. ACCORDINGLY, IN TERMS OF THE MCA CIRCULARS AND THE SEBI CIRCULARS, THE FACILITY FOR APPOINTMENT OF PROXIES BY THE MEMBERS WILL NOT BE AVAILABLE FOR THIS AGM AND HENCE THE PROXY FORM, ATTENDANCE SLIP AND ROUTE MAP OF AGM ARE NOT ANNEXED TO THIS NOTICE.**

5. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated April 13, 2020, the Notice calling the AGM has been uploaded on the website of the Company at www.amplcapital.com. The Notice can also be accessed from the websites of the Stock Exchange i.e. BSE Limited at www.bseindia.com. The AGM Notice is also disseminated on the website of CDSL (agency for providing the Remote e-Voting facility and e-voting system during the AGM) i.e. www.evotingindia.com.

6. In case of joint holders, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company will be entitled to vote at the AGM.

7. Listing Regulations has mandated that for making dividend payments, companies whose securities are listed on the stock exchanges shall use electronic clearing services (local, regional or national), direct credit, real time gross settlement, national electronic funds transfer etc. The companies and the registrar and share transfer agents are required to seek relevant bank details of shareholders from depositories/ investors for making payment of dividends in electronic mode. It is also mandatory to print the bank details on the physical instrument if the payment is made in physical mode. Accordingly, shareholders are requested to provide or update (as the case may be) their bank details with the respective depository participant for the shares held in dematerialized form and with the registrar and share transfer agent in respect of shares held in physical form. For further details about registration process, please contact your depository/ R&TA of the Company.

8. The Securities and Exchange Board of India (SEBI) has mandated the submission of Permanent Account Number (PAN) by every participant in securities market. Members holding shares in electronic form are, therefore, requested to submit their PAN to their DPs with whom they are maintaining their demat accounts. Members holding shares in physical form can submit their PAN details to the Company's RTA. You are also requested to update your Bank details by writing to the Company's RTA.

9. SEBI Notification No. SEBI/LAD-NRO/GN/2018/24 dated June 08, 2018 and further amendment vide Notification No. SEBI/LAD-NRO/GN/2018/49 dated November 30, 2018 requests for effecting transfer of

securities (except in case of transmission or transposition of securities) shall not be processed from April 01, 2019 unless the securities are held in dematerialized form with the depositories. Therefore, shareholders are requested to take action to dematerialize the equity shares of the Company.

10. The Register of Directors and Key Managerial Personnel and their shareholding, Register of Contracts or Arrangements in which Directors are interested and other documents referred to in the Notice and explanatory statement, will be available electronically for inspection via a secured platform without any fee by the members during the AGM. All documents referred to in the Notice will also be available for electronic inspection by the Members from the date of circulation of this Notice up to the date of AGM. Members seeking to inspect such documents can send an email to compliance@amplcapital.com.

11. Members are requested to notify the Company of any change in address or demise of any member as soon as possible. Members are also advised not to leave their demat account(s) dormant for long. Periodic statement of holdings should be obtained from the concerned Depository Participant and holdings should be verified.

12. Members holding shares in single name in physical form are advised to make nomination in respect of their shareholding in the Company and for cancellation and variation of nomination in Form SH- 13 and SH-14, respectively, the same forms can be obtained from the Registrar and Transfer Agent of the Company.

13. Members who are holding physical shares in identical order of names in more than one folio are requested to send to the Company's Share Transfer Agent the details of such folios together with the share certificates for consolidating their holding in one folio.

14. Non-Resident Indian members are requested to inform RTA / respective DPs, immediately of:
    a) Change in their residential status on return to India for permanent settlement.
    b) Particulars of their bank account maintained in India with complete name, branch, account type, account number and address of the bank with pin code number, if not furnished earlier.

15. The Board of Directors of the Company has appointed **M/s. CS Mayuri Sinha Proprietor of M/s Mayuri Sinha & Co.** (Practicing Company Secretary) as Scrutinizer to scrutinize the e-voting during the AGM and remote e-voting process in a fair and transparent manner.

16. The Register of Members and Share Transfer Books will remain closed from **19th September, 2026 to 25th September, 2026 (both days inclusive)** for the purpose of Annual General Meeting.

17. The Scrutinizer shall, immediately after the conclusion of voting at the AGM, first download the votes cast at the AGM and thereafter unblock the votes cast through remote e-voting and shall within 48 hours of conclusion of the AGM shall submit a consolidated Scrutinizer's report of the total votes cast in favor of or against, if any, to the Chairman or any other person authorized by the Chairman, who shall countersign the same and declare the result of the voting forthwith.

18. The results along with Scrutinizer's Report, shall be displayed at the Registered Office and Corporate office of the Company and placed on the Company's website at www.amplcapital.com and the website of CDSL immediately after the result is declared. The results shall be simultaneously communicated to the Stock Exchange where the securities of the Company are listed. The resolutions will be deemed to be passed on the date of AGM subject to receipt of the requisite number of votes in favour of the resolutions.

19. Since the AGM will be held through VC / OAVM, the Route Map is not annexed in this Notice.

20. Shareholders can send their queries/complaints, if any, on an exclusive designated e-mail id: compliance@amplcapital.com The shareholders are requested to send their queries, if any, on Annual Report, to the Company Secretary, not less than 7 days before the date of meeting, so that the requisite information/ explanations can be provided in time.

21. Members may address all the correspondences relating to change of address, share transfer, transmission, nomination etc. to the RTA at the below mentioned addresses:

    Beetal Financial & Computer Services (P) Ltd..
    Unit: AMPL Capital Limited (Formerly known as Credent Global Finance Limited)
    Beetal House, 3rd Floor, 99 Madangir, Behind LSC, Near Dada Harsukhdas Mandir, New Delhi-110062
    Email: beetal@beetalfinancial.com
    Tel: 011-29961281-83

22. **Updation of Permanent Account Number (PAN)/ Bank Account Details of Members:**

    The Securities and Exchange Board of India (SEBI) vide its circular no. SEBI/HO/MIRSD/DOP1/CIR/P/2018/73 dated 20th April, 2018 has mandated registration of PAN and Bank Account Details for all security holders. Members holding Shares in physical for are therefore, requested to submit their PAN and Bank Account details to Share Transfer Agent of the Company along with self attested copy of PAN and original cancelled cheque. The original cancelled cheque should bear the name of the Member. In the alternative Members are requested to submit a copy of Bank passbook/statement attested by the bank. Members holding shares in demat form are requested to submit the aforesaid information to their respective Depository Participant.

23. **Updation of Member's Details:**

    The format of the Register of Members prescribed by the Ministry of Corporate Affairs under the Companies Act, 2013 requires the Company / Share Registrars and Transfer Agents to record additional details of members, including their PAN details, email address, bank details for payment of dividend etc. A form for compiling the additional details is appended in this Notice.

    Members holding shares in physical form are requested to submit the filled in form to the Company or its Share Registrars and Transfer Agents. Members holding shares in electronic form are requested to submit the details to their respective Depository Participants.

24. SEBI has decided that securities of listed companies can be transferred only in dematerialized form, from a cut-off date, to be notified. In view of the above and to avail various benefits of dematerialization, members are advised to dematerialize shares held by them in physical form.

Voting Through Electronic Means:

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING ARE AS UNDER:

(i) The voting period begins on **22nd September, 2026 at 9:00 A.M. and ends on 24th September, 2026 at 5:00 P.M**. During this period, shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the **cut-off date i**.e. **18th September, 2026** may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

(ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.

(iii) Pursuant to SEBI Circular No. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholder's/retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in evoting process.

(iv) In terms of SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Pursuant to abovesaid SEBI Circular, Login method for e-Voting and joining virtual meetings for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with CDSL.	1.) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/ myeasi/home/login or visit www.cdslindia.com and click on Login icon and select New System Myeasi. 2.) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the e-voting is in progress as per the information provided by Company. On clicking the e-voting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers i.e. CDSL/NSDL/KARVY/LINKINTIME, so that the user can visit the e-Voting service providers' website directly. 3.) If the user is not registered for Easi/Easiest, option to register is available at https://web.cdslindia.com/myeasi/ Registration/EasiRegistration. 4.) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.

Individual Shareholders holding securities in demat mode with NSDL	1. If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on Company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting **2.** If the user is not registered for IDeAS e-Services, option to register is available at **https://eservices.nsdl.com.** Select "Register Online for IDeAS "Portal or click at **https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp.** 3. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl. com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.
Individual Shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. Once login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on options available against company name or **e-Voting service provider** name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no 1800 22 55 33.
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at toll free no.: 1800 1020 990 and 1800 22 44 30
Login Method for e-voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode. **How to Log-in to CDSL e-Voting website?**	

1. The shareholders should log on to the e-voting website i.e. www.evotingindia.com.

2. Click on "Shareholders" module.

3. Now enter your User ID
   a. For CDSL: 16 digits beneficiary ID,
   b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
   c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.

4. Next enter the Image Verification as displayed and Click on Login.

5. If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.

6. If you are a first time user follow the steps given below:

	For Shareholders holding shares in Demat Form and Physical Form
PAN	Enter your 10 digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) • Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the Company records in order to login. • If both the details are not recorded with the depository or Company please enter the member id / folio number in the Dividend Bank details field as mentioned in instruction (v).

(v) After entering these details appropriately, click on "SUBMIT" tab.

(vi) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach 'Password Creation' menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other company on which they are eligible to vote, provided that Company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.

(vii) For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.

(viii) Click on the EVSN for the relevant <AMPL Capital Limited (Formerly known as Credent Global Finance Limited)> on which you choose to vote.

(ix) On the voting page, you will see "RESOLUTION DESCRIPTION" and against the same the option "YES/NO" for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.

(x) Click on the "RESOLUTIONS FILE LINK" if you wish to view the entire Resolution details.

(xi) After selecting the resolution you have decided to vote on, click on "SUBMIT". A confirmation box will be displayed. If you wish to confirm your vote, click on "OK", else to change your vote, click on "CANCEL" and accordingly modify your vote.

(xii) Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.

(xiii) You can also take a print of the votes cast by clicking on "Click here to print" option on the Voting page.

(xiv) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.

(xv) Additional Facility for Non – Individual Shareholders and Custodians –For Remote Voting only.

- Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and register themselves in the "Corporates" module.
- A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
- After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
- The list of accounts linked in the login will be mapped automatically & can be delink in case of any wrong mapping.
- A scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
- Alternatively Non Individual shareholders are required to send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address viz; compliance@amplcapital.com, if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.

Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:

1. In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to compliance@amplcapital.com / beetalrta@gmail.com.
2. In case shares are held in demat mode, please update your email id & mobile no with your respective Depository Participant (DP)
3. For Individual Demat shareholders – Please update your email id & mobile no. with your respective Depository Participant (DP) which is mandatory while e-Voting & joining virtual meetings through Depository.

INSTRUCTIONS FOR SHAREHOLDERS ATTENDING THE AGM/EGM THROUGH VC/OAVM & E-VOTING DURING MEETING ARE AS UNDER:

1. The procedure for attending meeting & e-Voting on the day of the AGM is same as the instructions mentioned above for Remote e-voting.

2. The link for VC/OAVM to attend meeting will be available where the EVSN of Company will be displayed after successful login as per the instructions mentioned above for Remote e-voting.
3. Shareholders who have voted through Remote e-Voting will be eligible to attend the meeting. However, they will not be eligible to vote at the AGM.
4. Shareholders are encouraged to join the Meeting through Laptops / IPads for better experience.
5. Further shareholders will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
6. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
7. Shareholders who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request in advance atleast **15 days prior to meeting** mentioning their name, demat account number/folio number, email id, mobile number at **compliance@amplcapital.com.** The shareholders who do not wish to speak during the AGM but have queries may send their queries in advance **15 days prior to meeting** mentioning their name, demat account number/folio number, email id, mobile number at **compliance@amplcapital.com** These queries will be replied to by the Company suitably by email.
8. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting.
9. Only those shareholders, who are present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system available during the AGM.
10. If any Votes are cast by the shareholders through the e-voting available during the AGM and if the same shareholders have not participated in the meeting through VC/OAVM facility, then the votes cast by such shareholders shall be considered invalid as the facility of e-voting during the meeting is available only to the shareholders attending the meeting.

If you have any queries or issues regarding attending AGM & e-Voting from the CDSL e-Voting System, you can write an email to **helpdesk.evoting@cdslindia.com** or contact at toll free No. 1800 22 55 33.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to **helpdesk.evoting@cdslindia.com** or call toll free no. 1800 22 55 33.

By order of the Board of Directors
For **AMPL Capital Limited**
(Formerly known as Credent Global Finance Limited)

Place: Mumbai
Dated: August 26, 2026.

Sd/-
Preeti Sethi
Company secretary & Compliance officer
M. No.: A65331

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

ITEM NO. 3:

Based on the recommendation of Nomination and Remuneration Committee duly approved by the resolution passed at its meeting, the Board of Directors has re-appointed Mr. Aditya Vikram Kanoria as the Managing Director of the Company for a period of 3 (Three) years w.e.f. 03rd November, 2026, subject to approval of the members in ensuing Annual General Meeting upon terms and conditions set out in the draft agreement to be entered into by the Company with him as approved by the Board of Directors. Mr. Aditya Vikram Kanoria's visionary guidance has been instrumental in driving company's remarkable growth. Throughout his tenure, he has exhibited exceptional leadership skills and a steadfast commitment towards Company's progress. Under his astute leadership, the Company has achieved steady growth, marked by consistent expansion, strategic initiatives, and a relentless pursuit of excellence. His ability to navigate through uncertainties and make well-informed decisions has ensured the sustainability of Company's operations. It would be therefore in the interest of the Company to re-appoint Mr. Aditya Vikram Kanoria as Managing Director of the Company.

The Board was of the view that the knowledge, experience, and guidance of Mr. Aditya Vikram Kanoria would be useful for the growth of the Company in the future as well.

The material terms and conditions of his re-appointment including remuneration are as follows:

a) Salary: Mr. Aditya Vikram Kanoria will be paid salary of INR 50,40,000/- (Rupees Fifty Lakh Fourty Thousand Only) per annum including variable bonus.

b) Perquisites/Allowances: May include cost of living allowance, hazards allowance, housing allowance, entertainment allowance, etc.

c) Reimbursement of all the expenses including medical expensed upto 40% of total expense incurred for health of parents, Spouse, Children that may be incurred by him for and on behalf of the Company or in conduct of the business/affairs of the Company.

d) Tenure: 3 (Three) years with effect from November 03, 2026 to November 02, 2029.

e) Leave with full pay or Encashment thereof as per prevailing policy of the Company.

f) The Managing Director shall exercise and perform such powers and duties as the Board of Directors may from time to time determine and subject to any directions and restrictions given and imposed by the Board, he shall look after such aspects of the business of the Company which are assigned to him by the Board and perform the duties that may be delegated to him from time to time, subject to the overall supervision and control of the Board in connection and in best interest of business of the Company and its subsidiaries.

g) He shall, throughout the said term, devote the whole of his time, attention and abilities to the business of the Company and in all respects conform to and comply with the directions and regulations issued by the Board and shall faithfully serve the Company and use his utmost endeavour to promote interest thereof.

h) The terms and conditions of appointment and/or remuneration may be varied/ altered by the Board on review and recommendations of Nomination, Remuneration and Compensation Committee/ Audit Committee in such manner as may be mutually agreed between the Board and Managing Director subject to the applicable provisions of Companies Act, 2013 and SEBI Listing Regulations.

i) The aggregate remuneration inclusive of perquisites, allowances and other benefits payable to Mr. Aditya Vikram Kanoria shall be in accordance with the provisions of Section 197 and other applicable provisions of the Act or any other law for the time being in force, if any.

j) Mr. Aditya Vikram Kanoria shall not be subject to retirement by rotation during his tenure as the Managing Director of the Company. So long as Mr. Aditya Vikram Kanoria functions as Managing Director, he shall not be paid any fees for attending the meetings of the Board or any Committee(s) thereof of the Company.

The approval of the Members under this Resolution shall also be treated as approval under the applicable provisions of the SEBI Listing Regulations, including Regulation 17(6) (e), to the extent applicable. The remuneration payable to Mr. Aditya Vikram Kanoria shall be subject to the overall limits prescribed under Section 197 and other applicable provisions of the Companies Act, 2013 and the rules made thereunder.

Mr. Aditya Vikram Kanoria has furnished his consent to act as Managing Director of the Company. He has also confirmed that he is not disqualified from being appointed or continuing as a Director in terms of Section 164 of the Companies Act, 2013.

The information and disclosures required pursuant to the provisions of the Companies Act, 2013, Secretarial Standard on General Meetings (SS-2) and the SEBI Listing Regulations, including brief profile, nature of expertise, directorships, committee memberships, shareholding and relationship with other Directors and Key Managerial Personnel, are provided in the **Annexure I** forming part of this Notice.

In the event of absence of profits and/ or inadequacy of profits in any financial year during of tenure of Mr. Aditya Vikram Kanoria, Managing Director & Chief Finance Officer, the payment of above remuneration, perquisites, statutory benefits and other Company benefits, and stated reimbursements shall be made provided the members' approval by way of a special resolution has been obtained for payment of minimum remuneration for a period not exceeding three (3) financial years, subject to compliance with disclosure requirements and other conditions stated therein, notwithstanding that such remuneration may exceed the limits prescribed under Section 197 read with Schedule V of the Companies Act, 2013 or under the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") or under any other laws for the time being in force, if any.

Upon expiry of the existing term and approval of this Resolution, the earlier resolution(s) relating to the remuneration of Mr. Aditya Vikram Kanoria shall be deemed to be null and void and of no further effect, and the remuneration payable for the renewed term shall be regulated exclusively by the provisions of this Resolution.

The information as required to be disclosed under paragraph (iv) of the second proviso of Paragraph B of Section II of Part II of Schedule V to the Act, Secretarial Standard-2 issued by Institute of Company Secretaries of India and SEBI Listing Regulations, 2015 forms part of this Notice as **Annexure II.**

The Company has not defaulted in payment of dues to any bank or public financial institution or non-convertible debenture holders or other secured creditor, if any.

The Board of Directors recommends the resolution at Item No. 3 for approval of the Members by way of a Special Resolution.

Except , being his relatives, and to the extent of their respective shareholding interest, if any, none of the Directors, Key Managerial Personnel of the Company or their relatives is concerned or interested, financially or otherwise, in the Resolution set out at Item No. 3 of the Notice. The above Explanatory Statement may also be regarded as a disclosure under Section 190 of the Companies Act, 2013 and Secretarial Standard on General Meetings (SS-2). The Board of Directors recommends the Special Resolution set out at Item No. 3 of the Notice for approval of the Members.

ITEM NO. 4:

The Members of the Company, by way of a Special Resolution passed through Postal Ballot on March 13, 2022, the Members had appointed Ms. Shubhangi Agarwal (DIN: 08135535) as an Independent Director of the Company for a term commencing from 28th October, 2021 to 27th October, 2026.

The Board of Directors, upon recommendation of the Nomination and Remuneration Committee, considered and approved re-appointment of Ms. Shubhangi Agarwal as an Independent Director of the Company, for the second term commencing from 28th October 2026 to 27th October 2031 (both days inclusive), not being liable to retire by rotation subject to approval of the Members at the ensuing Annual General Meeting.

Ms. Shubhangi Agarwal (DIN: 08135535) aged about 36 years, is an Fellow Member of Institute of Company Secretaries of India and having more 11 Years' experience of consultancy and advisory in Corporate Laws. She is a member of Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee of the Company. The profile and specific areas of expertise of Ms. Shubhangi Agarwal and other relevant information as required under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the SEBI Listing Regulations') and the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India are provided in **Annexure I** to this Notice.

The Company has received a Notice in writing from a Member of the Company in terms of Section 160(1) of the Act proposing candidature of Ms. Shubhangi Agarwal for the office of a Director of the Company. Ms. Shubhangi Agarwal has consented to act as a Director of the Company.

Further, in terms of Section 149 and other applicable provisions of the Act and as per the criteria set out under the SEBI Listing Regulations, Ms. Shubhangi Agarwal is eligible to be re-appointed as an Independent Director of the Company and has given necessary declaration to the Board that she meets the criteria of independence as provided under Section 149(6) of the Act and under Regulation 16(1)(b) of the SEBI Listing Regulations. In terms of Regulation 25(8) of the SEBI Listing Regulations, she has also given a declaration that she is not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact his ability to discharge his duties. Ms. Shubhangi Agarwal has further provided a confirmation that she has registered herself with the Independent Director's data bank maintained by the Indian Institute of Corporate Affairs.

In the opinion of the Board, Ms. Shubhangi Agarwal fulfils all the criteria prescribed in the Act, Rules framed under the Act and the SEBI Listing Regulations for re-appointment as an Independent Director. The terms and conditions of re-appointment of Ms. Shubhangi Agarwal are available for inspection by the Members, by writing an e-mail to the Company at compliance@amplcapital.com

The Nomination and Remuneration Committee and the Board believe that Ms. Shubhangi Agarwal leadership skills, extensive financial and digital expertise, and diverse knowledge and experience will continue to be of immense benefit to the Company.

She would be entitled to sitting fees for attending Meetings of the Board of Directors and Committees of which she is a member. In addition, he would be entitled to the commission as determined each year by the Board of Directors within the limits approved by the Members of the Company for the Non-Executive Directors of the Company.

In accordance with the provisions of Section 149 read with Schedule IV to the Act and Regulation 17 of the SEBI Listing Regulations, Members' approval is being sought for re-appointment of Ms. Shubhangi Agarwal as an Independent Director of the Company for the second term commencing from 28th October 2026 to 27th October 2031 (both days inclusive).

Except Ms. Shubhangi Agarwal and / or her relatives, no other Director, or Key Managerial Personnel and / or their relatives are in any way concerned or interested, financially or otherwise, in the Resolution set forth in Item No. 4 of the Notice.

The Board recommends the Resolution at Item No. 4 of the accompanying Notice for the approval by the Members of the Company by way of a Special Resolution.

Additional Information as required under Regulation 36(3) of the Listing Regulation, 2015 and Clause 1.2.5 of the Secretarial Standard on General Meetings (SS- 2) with respect to appointment or re-appointment of Director is as under: **Annexure I**.

ITEM NO. 5:

The Members of the Company, by way of a Special Resolution passed through Postal Ballot on March 13, 2022, the Members had appointed Mr. Sulabh Jain (DIN: 07739598) as an Independent Director of the Company for a term commencing from 03rd November, 2021 to 2nd November, 2026.

The Board of Directors, upon recommendation of the Nomination and Remuneration Committee, considered and approved re-appointment of Mr. Sulabh Jain as an Independent Director of the Company, for the second term commencing from 03rd November, 2026 to 02nd November, 2031 (both days inclusive), not being liable to retire by rotation subject to approval of the Members at the ensuing Annual General Meeting.

Mr. Sulabh Jain is an Associates Members of Institute of Company Secretaries of India and having more than 10 years of experience in Consultancy and advisory in corporate law. He is a member of Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee of the Company. The profile and specific areas of expertise of Mr. Sulabh Jain and other relevant information as required under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the SEBI Listing Regulations') and the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India are provided in **Annexure I** to this Notice.

The Company has received a Notice in writing from a Member of the Company in terms of Section 160(1) of the Act proposing candidature of Mr. Sulabh Jain for the office of a Director of the Company. Mr. Sulabh Jain has consented to act as a Director of the Company.

Further, in terms of Section 149 and other applicable provisions of the Act and as per the criteria set out under the SEBI Listing Regulations, Mr. Sulabh Jain is eligible to be re-appointed as an Independent Director of the Company and has given necessary declaration to the Board that he meets the criteria of independence as provided under Section 149(6) of the Act and under Regulation 16(1)(b) of the SEBI Listing Regulations. In terms of Regulation 25(8) of the SEBI Listing Regulations, he has also given a declaration that he is not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact his ability to discharge his duties. Mr. Sulabh Jain has further provided a confirmation that he has registered himself with the Independent Director's data bank maintained by the Indian Institute of Corporate Affairs.

In the opinion of the Board, Mr. Sulabh Jain fulfils all the criteria prescribed in the Act, Rules framed under the Act and the SEBI Listing Regulations for re-appointment as an Independent Director. The terms and conditions of re-appointment of Mr. Sulabh Jain are available for inspection by the Members, by writing an e-mail to the Company at compliance@amplcapital.com

The Nomination and Remuneration Committee and the Board believe that Mr. Sulabh Jain leadership skills, extensive financial and digital expertise, and diverse knowledge and experience will continue to be of immense benefit to the Company.

Mr. Sulabh Jain would be entitled to sitting fees for attending Meetings of the Board of Directors and Committees of which he is a member. In addition, he would be entitled to the commission as determined each year by the Board of Directors within the limits approved by the Members of the Company for the Non-Executive Directors of the Company.

In accordance with the provisions of Section 149 read with Schedule IV to the Act and Regulation 17 of the SEBI Listing Regulations, Members' approval is being sought for re-appointment of Mr. Sulabh Jain as an Independent Director of the Company for the second term commencing from 03rd November, 2026 to 02nd November, 2031 (both days inclusive).

Except Mr. Sulabh Jain and / or his relatives, no other Director, or Key Managerial Personnel and / or their relatives are in any way concerned or interested, financially or otherwise, in the Resolution set forth in Item No. 5 of the Notice.

The Board recommends the Resolution at Item No. 5 of the accompanying Notice for the approval by the Members of the Company by way of a Special Resolution.

Additional Information as required under Regulation 36(3) of the Listing Regulation, 2015 and Clause 1.2.5 of the Secretarial Standard on General Meetings (SS- 2) with respect to appointment or re-appointment of Director is as under: **Annexure I**.

ANNEXURE I

ADDITIONAL INFORMATION AS REQUIRED UNDER REGULATION 36(3) OF THE LISTING REGULATION, 2015 AND CLAUSE 1.2.5 OF THE SECRETARIAL STANDARD ON GENERAL MEETINGS (SS- 2) WITH RESPECT TO APPOINTMENT OR RE-APPOINTMENT OF DIRECTOR IS AS UNDER:

Name	Aditya Vikram Kanoria	Shubhangi Agarwal	Sulabh Jain
Director Identification No	07002410	08135535	07739598
Date of Birth	20-07-1982	23-06-1990	10-05-1994
Age	44	36	32
Qualification	Post Graduation in Business Management.	Company Secretary	Company Secretary
Brief Resume/Experience	12 years' experience in NBFC in Securities Lending Borrowing, Risk Management etc., 8 year experience in NBFC in Wealth management, Commodity financing, broking and distribution, etc; 8 year experience in raising capital for international company to set up projects in India and 9 year experience in Real Estate advisory, Corporate Financing activity, Portfolio Management Services (SEBI registered) and Financial Literacy through corporate training.	11 Years' experience of consultancy and advisory in Corporate Laws	10+ Years experience of consultancy and advisory.
Terms and Conditions of Appointment/Reappointment	As mentioned in the notice and the explanatory statement at Item No. 3.	As mentioned in the notice and the explanatory statement at Item No. 4.	As mentioned in the notice and the explanatory statement at Item No. 5.
Remuneration last drawn/Sitting Fees	As set out in the resolution for the Item No. 3 the remuneration to Mr. Aditya Vikram Kanoria, Managing Director has the approval of the Nomination and Remuneration Committee and Board of Directors. He will be paid remuneration as per Sections 196, 197, 203 and other applicable provisions of the Companies Act, 2013 read with limits prescribed under Schedule V of Act.	INR 1 Lakhs Sitting fees.	INR 2 Lakhs Sitting fees.
Date of first appointment on the Board	03.11.2021	28.10.2021	03.11.2021
Relationship with other Directors/KMPs	Not related to any Director	Not related to any Director	Not related to any Director
No. of meetings of the Board of Directors attended during the year (FY 2025-26)	11		
Directorships on other Companies as on date of Notice	7	3	2
Membership/ Chairmanship of Committees of other listed entities Board	NIL	7	4
Names of listed entities from which she/he/Director has resigned in the past 3(three) years	NIL	NIL	NIL
No. of shares held by Director: By Self: As a beneficial owner of:	80,73,210	NIL	NIL

ANNEXURE II:

INFORMATION IN ACCORDANCE WITH SCHEDULE V OF COMPANIES ACT, 2013:

I. GENERAL INFORMATION:

Nature of Industry:	Non-Banking Financial Company
Date or expected date of commencement of commercial:	The Company started its commercial operations in the year 1991
In case of new companies, expected date of commencement of business activities as per project approved by financial institutions appearing in the prospects:	Not Applicable
Financial performance based on given indications	

	FY 23-24	FY 24-25	FY 25-26
Turnover (in Lakhs)	695.72	1002.87	4413.78
Netprofit (in lakhs)	212.36	216.53	2796.27

Foreign investments or collaborations, if any:	Not Applicable

II. INFORMATION ABOUT THE APPOINTEE:

Background Details	Mr. Aditya Vikram Kanoria, aged 44 years, has 12 years experience in NBFC in Securities Lending Borrowing, Risk Management etc., 8 year experience in NBFC in Wealth management, Commodity financing, broking and distribution, etc; 8 year experience in raising capital for international company to set up projects in India and 9 year experience in Real Estate advisory, Corporate Financing activity, Portfolio Management Services (SEBI registered) and Financial Literacy through corporate training.
Past Remuneration:	INR 50,40,000/- PA.
Recognition or awards:	NA
Job Profile and his suitability:	Mr. Aditya Vikram Kanoria will lead the Company as the Managing Director and by virtue of his rich experience of 12 years in the market, he can turn around the performance of the Company and take it to greater heights.
Remuneration proposed:	As set out in the resolution for the Item No. 3 the remuneration to Mr. Aditya Vikram Kanoria, Managing Director has the approval of the Nomination and Remuneration Committee and Board of Directors. He will be paid remuneration as per Sections 196, 197, 203 and other applicable provisions of the Companies Act, 2013 read with limits prescribed under Schedule V of Act.
Comparative remuneration profile with respect to industry, size of the company profile of the position and person (in case of expatriates the relevant details would be w.r.t. the country of his origin):	Taking into consideration of the size of the Company, the profile of Mr. Aditya Vikram Kanoria and the responsibilities shouldered on him, the aforesaid remuneration package is commensurate with the remuneration package paid to managerial positions in other companies.
Pecuniary relationship directly or indirectly with the Company, or relationship with the managerial personnel, if any:	Besides the remuneration proposed, he is holding 80,73,210 Equity Shares of the Company.

III. OTHER INFORMATION:

Steps taken or proposed to be taken for improvement:	Necessary efforts are being made to increase the production and efficiency which in turn will add to the growth of the business as well as the profitability.
Expected increase in productivity and profit in measurable terms:	The company is committed to build the business operations within budget and considering that the business operates on a going concern basis, it is believed that financial position of the company will increase considerably in the coming years.

ITEM NO. 6:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with AMPL Asset Management Private Limited (Formerly Known as Credent Asset Management Services Private Limited) upto an amount of Rs. 10 crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crore; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

S. No.	Particulars of the information	Information provided by the management	Comments of the Audit Committee
A. Details of the related party and transactions with the related party			
A(1). Basic details of the related party			
1.	Name of the related party	AMPL Asset Management Private Limited (Formerly Known as Credent Asset Management Services Private Limited)	
2.	Country of incorporation of the related party	17-09-2014	
3.	Nature of business of the related party	Asset Management Business.	
A(2). Relationship and ownership of the related party			
4.	Relationship between the listed entity/subsidiary (in case of transaction involving the subsidiary) and the related party.	Wholly Owned Subsidiary of the Company	

6.	Shareholding of the related party, whether direct or indirect, in the listed entity/subsidiary (in case of transaction involving the subsidiary). *Explanation: Indirect shareholding shall mean shareholding held through any person, over which the related party has control. While calculating indirect shareholding, shareholding held by relatives shall also be considered.*	*NA*	
A(3). Financial performance of the related party			
7.	Standalone turnover of the related party for each of the last three financial years:	Amount in Lakhs	
	FY 2024-2025	*691.03*	
	FY 2023-2024	*480.86*	
	FY 2022-2023	*1453.65*	
8.	Standalone net worth of the related party for each of the last three financial years:		
	FY 2024-2025	*1191.17*	
	FY 2023-2024	*1237.8*	
	FY 2022-2023	*1160.71*	
9.	Standalone net profits of the related party for each of the last three financial years:		
	FY 2024-2025	*-847.29*	
	FY 2023-2024	*77.11*	
	FY 2022-2023	*552.90*	
A(4). Details of previous transactions with the related party.			

10.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during each of the last three financial years. ***Note:*** *Details need to be disclosed separately for listed entity and its subsidiary.*		

FY 2024-2025

S. No.	Nature of Transaction	Amount (in INR)
1	Interest Income	36.37
2	Loan taken / repayment during the year	(1048.56)

FY 2023-2024

S. No.	Nature of Transaction	Amount (in INR)
1	Loan Given to/(Received back)	924.21
2	Interest Income	46.19

FY 2022-2023

S. No.	Nature of Transaction	Amount (in INR)
1	Loan Given to/(Received back)	105.29
2	Interest Income	15.40

11.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the current financial year (till the date of approval of the Audit Committee / shareholders).	NA	
12.	Whether prior approval of Audit Committee has been taken for the above mentioned transactions?	Yes	
13.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity or its subsidiary during the last three financial years.	No	

A(5). Amount of the proposed transactions *(All types of transactions taken together)*			
14.	Total amount of all the proposed transactions being placed for approval in the current meeting.	10 CR	
15.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year is material RPT in terms of Para 1(1) of these Standards?	10 CR	
16.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year.	*22.95%*	
17.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction.	*NA*	
18.	Value of the proposed transactions as a percentage of the related party's annual standalone turnover for the immediately preceding financial year.	*23.52%*	

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 6 of the Notice of AGM for approval of the members.

None of the Directors except Mr. Aditya Vikram Kanoria, Director and Mr. Mandeep Singh, Director (common directors) or Key Managerial Personnel of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 7:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with AMPL Wealth Management Private Limited (Formerly known as Credent Investment Private Limited) upto an amount of Rs. 10 crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crores; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

S. No.	Particulars of the information	Information provided by the management	Comments of the Audit Committee
A. Details of the related party and transactions with the related party			
A(1). Basic details of the related party			
1.	Name of the related party	AMPL Wealth Management Private Limited (Formerly known as Credent Investment Private Limited)	-
2.	Country of incorporation of the related party	29-10-2018	-
3.	Nature of business of the related party	Corporate Finance and Transaction Advisory	-
A(2). Relationship and ownership of the related party			
4.	Relationship between the listed entity/subsidiary (in case of transaction involving the subsidiary) and the related party.	Wholly Owned Subsidiary of the Company	-
5.	Shareholding or contribution % or profit & loss sharing % of the listed entity/ subsidiary (in case of transaction involving the subsidiary), whether direct or indirect, in the related party. *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the listed entity or subsidiary has control.	*NA*	-

6.	Shareholding of the related party, whether direct or indirect, in the listed entity/subsidiary (in case of transaction involving the subsidiary). *Explanation: Indirect shareholding shall mean shareholding held through any person, over which the related party has control. While calculating indirect shareholding, shareholding held by relatives shall also be considered.*	*NA*	-
A(3). Financial performance of the related party			
7.	Standalone turnover of the related party for each of the last three financial years:		-
	FY 2024-2025	*170.69*	-
	FY 2023-2024	*133.48*	-
	FY 2022-2023	*196.57*	-
8.	Standalone net worth of the related party for each of the last three financial years:		
	FY 2024-2025	*450*	-
	FY 2023-2024	*104.04*	-
	FY 2022-2023	*136.38*	-
9.	Standalone net profits of the related party for each of the last three financial years:		
	FY 2024-2025	*35.76*	-
	FY 2023-2024	*-32.34*	-
	FY 2022-2023	*47.03*	-
A(4). Details of previous transactions with the related party			

<table>
<tr><td>10.</td><td>Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during each of the last three financial years.

Note: Details need to be disclosed separately for listed entity and its subsidiary.

FY 2024-2025
<table>
<tr><th>S. No.</th><th>Nature of Transaction</th><th>Amount (in INR)</th></tr>
<tr><td>1</td><td>Interest Income</td><td>22.80</td></tr>
<tr><td>2</td><td>Loan Given to/Received back</td><td>(709.45)</td></tr>
</table>
FY 2023-2024
<table>
<tr><th>S. No.</th><th>Nature of Transaction</th><th>Amount (in INR)</th></tr>
<tr><td>1</td><td>Loan Given to/(Received back)</td><td>877.75</td></tr>
<tr><td>2</td><td>Interest Income</td><td>45.32</td></tr>
</table>
FY 2022-2023
<table>
<tr><th>S. No.</th><th>Nature of Transaction</th><th>Amount (in INR)</th></tr>
<tr><td>1</td><td>Loan Given to/(Received back)</td><td>105.29</td></tr>
</table></td><td></td><td>-</td></tr>
<tr><td>11.</td><td>Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the current financial year (till the date of approval of the Audit Committee / shareholders).</td><td>1,76,48,629</td><td colspan="2">-</td></tr>
<tr><td>12.</td><td>Whether prior approval of Audit Committee has been taken for the above mentioned transactions?</td><td>Yes</td><td colspan="2">-</td></tr>
<tr><td>13.</td><td>Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity or its subsidiary during the last three financial years.</td><td>No</td><td colspan="2"></td></tr>
</table>

A(5). Amount of the proposed transactions *(All types of transactions taken together)*			
14.	Total amount of all the proposed transactions being placed for approval in the current meeting.	10 CR	-
15.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year is material RPT in terms of Para 1(1) of these Standards?	10 CR	-
16.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year	*22.95%*	-
17.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction	*NA*	-
18.	Value of the proposed transactions as a percentage of the related party's annual standalone turnover for the immediately preceding financial year.	*23.52%*	-

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 7 of the Notice of AGM for approval of the members.

None of the Directors except Mr. Aditya Vikram Kanoria, Director and Mandeep Singh, Director or Key Managerial Personnel of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 8:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with AMPL Capital Advisors Private Limited (Formerly known as Credent Property Advisory Private Limited) upto an amount of Rs. 10 crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crore; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

S. No.	Particulars of the information	Information provided by the management	Comments of the Audit Committee
A. Details of the related party and transactions with the related party			
A(1). Basic details of the related party			
1.	Name of the related party	AMPL Capital Advisors Private Limited (Formerly known as Credent Property Advisory Private Limited)	
2.	Country of incorporation of the related party	15-03-2022	
3.	Nature of business of the related party	Property Advisory	
A(2). Relationship and ownership of the related party			
4.	Relationship between the listed entity/subsidiary (in case of transaction involving the subsidiary) and the related party.	Wholly Owned Subsidiary of the Company	
5.	Shareholding or contribution % or profit & loss sharing % of the listed entity/ subsidiary (in case of transaction involving the subsidiary), whether direct or indirect, in the related party. *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the listed entity or subsidiary has control.	*NA %*	

6.	Shareholding of the related party, whether direct or indirect, in the listed entity/subsidiary (in case of transaction involving the subsidiary). *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the related party has control. While calculating indirect shareholding, shareholding held by relatives shall also be considered.	*NA*	
A(3). Financial performance of the related party			
7.	Standalone turnover of the related party for each of the last three financial years:		
	FY 2024-2025	27.30	
	FY 2023-2024	67.27	
	FY 2022-2023	24.58	
8.	Standalone net worth of the related party for each of the last three financial years:		
	FY 2024-2025	-90.02	
	FY 2023-2024	-11.21	
	FY 2022-2023	-3.55	
9.	Standalone net profits of the related party for each of the last three financial years:		
	FY 2024-2025	-78.81	
	FY 2023-2024	-7.66	
	FY 2022-2023	-1.86	

A(4). Details of previous transactions with the related party

10. Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during each of the last three financial years.

Note: Details need to be disclosed separately for listed entity and its subsidiary.

FY 2024-2025

S. No.	Nature of Transaction	Amount (in INR)
1	Interest Income	8.88
2	Loan Given to/Received back	63.12

FY 2023-2024

S. No.	Nature of Transaction	Amount (in INR)
1	Loan Given to/(Received back)	40.81
2	Interest Income	2.65

FY 2022-2023

S. No.	Nature of Transaction	Amount (in INR)
1	Loan Given to/(Received back)	5.30

11.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the current financial year (till the date of approval of the Audit Committee / shareholders).	89,60,850	
12.	Whether prior approval of Audit Committee has been taken for the above mentioned transactions?	Yes	
13.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity or its subsidiary during the last three financial years.	No	

A(5). Amount of the proposed transactions *(All types of transactions taken together)*

14.	Total amount of all the proposed transactions being placed for approval in the current meeting.	10 CR	
15.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year is material RPT in terms of Para 1(1) of these Standards?	10 CR	
16.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year	*22.95%*	
17.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction	*NA*	
18.	Value of the proposed transactions as a percentage of the related party's annual standalone turnover for the immediately preceding financial year.	*23.52%*	

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 8 of the Notice of AGM for approval of the members.

None of the Directors except Mr. Aditya Vikram Kanoria, Director and Mandeep Singh, Director (Common Directors) or Key Managerial Personnel of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 9:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with AZH Consultants LLP upto an amount of Rs. 10 crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crore; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

Sr. No.	Particulars		
1.	Type of transaction, material terms and particulars of the transaction	Purchase of Loans/Exposure Providing Loans and Advances (short term, long term, secured, unsecured)/Inter Corporate Deposits) Availing and Rendering of Services	
2.	Name of Related Party	AZH Consultants LLP	
3.	Nature of Relationship with the Company including nature of its concern or interest (financial or otherwise)	Common Directors/Partner in the both entities.	
4.	Tenure of the proposed transaction (particular tenure shall be specified)	The Transactions are recurring in nature. The approval of the shareholders is being sought for the related party transactions entered/to be entered during FY 2026-27 and thereafter till the next Annual General Meeting scheduled to be held during FY 2026-27 or fifteen months from the date of this Annual General Meeting, whichever is earlier	
5.	Value of proposed transaction	The Value of proposed transactions with AZH Consultants LLP in the financial year 2025-26 is expected to be upto 10 Crore.	
6.	The percentage of the Company annual turnover, for the immediately preceding financial year, that is represented by the value of the proposed transaction	The value of proposed transactions with AZH Consultants LLP during the FY 2026-27 will be 10% or more of the annual turnover of the Company for the FY 2025-26.	
7.	If the transaction relates to any loans, inter-corporate deposits, advances or investments made or given by the Company or its subsidiary- The Information pertaining to Loans and Advances provided by the Company	Details of the source of funds in connection with the proposed transaction;	The Company being a listed NBFCs, disclosure of source of funds is Not Applicable.
		Where any financial indebtedness is incurred to make or give loans, intercorporate deposits, advances or investments nature of indebtedness; cost of funds; and tenure;	The Company being a listed NBFCs, disclosure of cost of funds is Not Applicable.
		Purpose for which the funds will be utilized by the ultimate beneficiary of such funds pursuant to the RPT	Business Purpose.
8.	Justification as to why the RPT is in the interest of the Company	The related party transactions entered by the Company with AZH Consultants LLP are in the Ordinary course of business and are on an arm's length basis. It is further ensured that the transactions with AZH Consultants LLP are conducted as if it is with an unrelated party, so that there is no conflict of interest.	

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 09 of the Notice of AGM for approval of the members.

None of the Directors except Mr. Aditya Vikram Kanoria, Managing Director or Key Managerial Personnel (Common Directors and/or Partners) of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 10:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with D.P. Jewelline Private Limited upto an amount of Rs. 10 Crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crore; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

S. No.	Particulars of the information	Information provided by the management	Comments of the Audit Committee
A. Details of the related party and transactions with the related party			
A(1). Basic details of the related party			
1.	Name of the related party	D.P. Jewelline Private Limited	
2.	Country of incorporation of the related party	India	
3.	Nature of business of the related party	Jewellery business	
A(2). Relationship and ownership of the related party			
4.	Relationship between the listed entity/subsidiary (in case of transaction involving the subsidiary) and the related party.	Wife of Director (Mr. Vikas Kataria) of the Listed Entity holds Directorship and >20% shareholding in the transacting entity	
5.	Shareholding or contribution % or profit & loss sharing % of the listed entity/ subsidiary (in case of transaction involving the subsidiary), whether direct or indirect, in the related party. *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the listed entity or subsidiary has control.	*64.64% Shareholding*	

6.	Shareholding of the related party, whether direct or indirect, in the listed entity/subsidiary (in case of transaction involving the subsidiary). *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the related party has control. While calculating indirect shareholding, shareholding held by relatives shall also be considered.	*NIL % Shareholding*	
A(3). Financial performance of the related party			
7.	Standalone turnover of the related party for each of the last three financial years:		
	FY 2024-2025	5,057.99 lacs	
	FY 2023-2024	1,061.71 lacs	
	FY 2022-2023	339.81 lacs	
8.	Standalone net worth of the related party for each of the last three financial years:		
	FY 2024-2025	2,374.74 lacs	
	FY 2023-2024	-139.66 lacs	
	FY 2022-2023	-75.90 lacs	
9.	Standalone net profits of the related party for each of the last three financial years:		
	FY 2024-2025	15.08 lacs	
	FY 2023-2024	-36.67 lacs	
	FY 2022-2023	-241.58 lacs	

A(4). Details of previous transactions with the related party

10.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during each of the last three financial years. **Note:** Details need to be disclosed separately for listed entity and its subsidiary.		

FY 2025-2026

Date	Nature of Transactions	Amount (in INR)
03-May-2026	Loan Drawdown	₹1,00,00,000
03-Jun-2026	Loan Drawdown	₹75,00,000
03-Jul-2026	Loan Drawdown	₹75,00,000
12-Mar-2026	Loan Repayment	₹2,00,00,000
17-Mar-2026	Loan Repayment	₹50,00,000

FY 2024-2025

Date	Nature of Transactions	Amount (in INR)
Nil		

FY 2023-2024

Date	Nature of Transactions	Amount (in INR)
Nil		

11.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the current financial year (till the date of approval of the Audit Committee / shareholders).	NA	

12.	Whether prior approval of Audit Committee has been taken for the above mentioned transactions?	No	
13.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity or its subsidiary during the last three financial years.	No	
A(5). Amount of the proposed transactions *(All types of transactions taken together)*			
14.	Total amount of all the proposed transactions being placed for approval in the current meeting.	10 Cr	
15.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year is material RPT in terms of Para 1(1) of these Standards?	Yes	
16.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year	*22.95%*	
17.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction	*NA*	
18.	Value of the proposed transactions as a percentage of the related party's annual standalone turnover for the immediately preceding financial year.	*23.52%*	

B(1). Basic details of the proposed transaction		
Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/services, giving loan, borrowing etc.)	Borrowing / Unsecured Loan	

Details of the proposed transaction	Unsecured business loan to D.P. Jewelline Private Limited aggregating Rs.10 Cr	
Tenure of the proposed transaction (tenure in number of years or months to be specified)	Till 31-March-2026	
Indicative date / timeline for undertaking the transaction.	FY 2026-27	
Whether omnibus approval is being sought?	No	
Value of the proposed transaction during a financial year. In case approval of the Audit Committee is sought for multi-year contracts, also provide the aggregate value of transactions during the tenure of the contract. If omnibus approval is being sought, the maximum value of a single transaction during a financial year.	Rs.2,50,00,000	
Whether the RPTs proposed to be entered into are: (i) not prejudicial to the interest of public shareholders, and going to be carried out on the same terms and conditions as would be applicable to any party who is not a related party	NO	
Provide a clear justification for entering into the RPT, demonstrating how the proposed RPT serves the best interests of the listed entity and its public shareholders.	Funding working capital and business operations. Transaction is commercially beneficial and not prejudicial to shareholders.	
Details of the promoter(s)/ director(s) / key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly.	Mrs. Supriya Kataria, related through Director Mr. Vikas Kataria	

The details shall be provided, where the shareholding or contribution or % sharing ratio of the promoter(s) or director(s) or KMP in the related party is more than 2%. Explanation: Indirect interest shall mean interest held through any person over which an individual has control including interest held through relatives.		
a. Name of the director / KMP	Mrs. Supriya kataria	
b. Shareholding of the director / KMP, whether direct or indirect, in the related party	8.06 %	
Details of shareholding (more than 2%) of the director(s) / key managerial personnel/ partner(s) of the related party, directly or indirectly, in the listed entity. Explanation: Indirect shareholding shall mean shareholding held through any person over which an individual has control including shareholding held through relatives.	8.06%	
a. Name of the director / KMP/ partner		
b. Shareholding of the director / KMP/ partner, whether direct or indirect, in the listed entity		
A copy of the valuation or other external party report, if any, shall be placed before the Audit Committee.	No	

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any

related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 10 of the Notice of AGM for approval of the members.

None of the Directors except Mr. Vikas Kataria, Director of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 11:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with DP Global Wealth Management LLP upto an amount of Rs. 10 Crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crore; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

S. No.	Particulars of the information	Information provided by the management	Comments of the Audit Committee
A. Details of the related party and transactions with the related party			
A(1). Basic details of the related party			
1.	Name of the related party	DP Global Wealth Management LLP	
2.	Country of incorporation of the related party	India	
3.	Nature of business of the related party	Cyber Security , Forensic Audit	
A(2). Relationship and ownership of the related party			
4.	Relationship between the listed entity/subsidiary (in case of transaction involving the subsidiary) and the related party.	Mr. Vikas Ratanlal Kataria holds 8.06% shareholding in Credent Global Financial Services and is also a Director (Key Management Personnel) of Credent Global Financial Services. Further, he holds 50% shareholding in DP Global Wealth Management LLP and is also a Director (Key Management Personnel) of DP Global Wealth Management LLP.	

5.	Shareholding or contribution % or profit & loss sharing % of the listed entity/ subsidiary (in case of transaction involving the subsidiary), whether direct or indirect, in the related party. *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the listed entity or subsidiary has control.	*NA*	
6.	Shareholding of the related party, whether direct or indirect, in the listed entity/subsidiary (in case of transaction involving the subsidiary). *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the related party has control. While calculating indirect shareholding, shareholding held by relatives shall also be considered.	*NIL* *% Shareholding*	

11.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the current financial year (till the date of approval of the Audit Committee / shareholders).	NA	
12.	Whether prior approval of Audit Committee has been taken for the above mentioned transactions?	NA	
13.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity or its subsidiary during the last three financial years.	No	
A(5). Amount of the proposed transactions *(All types of transactions taken together)*			

14.	Total amount of all the proposed transactions being placed for approval in the current meeting.	10 Cr	
15.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year is material RPT in terms of Para 1(1) of these Standards?	Yes	
16.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year	*22.95%*	
17.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction	*NA*	
18.	Value of the proposed transactions as a percentage of the related party's annual standalone turnover for the immediately preceding financial year.	*23.52%*	

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 11 of the Notice of AGM for approval of the members.

None of the Directors except Mr. Vikas Kataria, Director of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 12:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with Everence Technologies Private Limited upto an amount of Rs. 10 Crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crore; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

S. No.	Particulars of the information	Information provided by the management	Comments of the Audit Committee
A. Details of the related party and transactions with the related party			
A(1). Basic details of the related party			
1.	Name of the related party	Everence Technology Private Limited	
2.	Country of incorporation of the related party	India	
3.	Nature of business of the related party	Cyber Security , Forensic Audit	
A(2). Relationship and ownership of the related party			
4.	Relationship between the listed entity/subsidiary (in case of transaction involving the subsidiary) and the related party.	Mr. Vikas Ratanlal Kataria holds 8.06% shareholding in Credent Global Financial Services and is also a Director (Key Management Personnel) of Credent Global Financial Services. Further, he holds 60% shareholding in Everence Technologies Private Limited and is also a Director (Key Management Personnel) of Everence Technologies Private Limited.	
5.	Shareholding or contribution % or profit & loss sharing % of the listed entity/ subsidiary (in case of transaction involving the subsidiary), whether direct or indirect, in the related party. *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the listed entity or subsidiary has control.	8.06% *Shareholding*	

6.	Shareholding of the related party, whether direct or indirect, in the listed entity/subsidiary (in case of transaction involving the subsidiary). *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the related party has control. While calculating indirect shareholding, shareholding held by relatives shall also be considered.	*NIL* *% Shareholding*	

A(4). Details of previous transactions with the related party

10.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during each of the last three financial years. **Note:** Details need to be disclosed separately for listed entity and its subsidiary.		

FY 2025-2026

Date	Nature of Transactions	Amount (in INR)
03-May-2026	Loan Drawdown	₹ 10,00,000
03-Jun-2026	Loan Drawdown	₹ 10,00,000
03-Jul-2026	Loan Drawdown	₹ 85,00,000
12-Mar-2026	Loan Repayment	₹ 15,00,000
17-Mar-2026	Loan Repayment	₹ 5,00,000
30-Mar-26	Interest Expenses	₹ 2,76,731

11.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the current financial year (till the date of approval of the Audit Committee / shareholders).	1,27,76,731/-	
12.	Whether prior approval of Audit Committee has been taken for the above mentioned transactions?	NA	
13.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity or its subsidiary during the last three financial years.	No	
A(5). Amount of the proposed transactions *(All types of transactions taken together)*			
14.	Total amount of all the proposed transactions being placed for approval in the current meeting.	10 Cr	
15.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year is material RPT in terms of Para 1(1) of these Standards?	Yes	
16.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year	*22.95%*	
17.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction	*NA*	
18.	Value of the proposed transactions as a percentage of the related party's annual standalone turnover for the immediately preceding financial year.	*23.52%*	

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 12 of the Notice of AGM for approval of the members.

None of the Directors except Mr. Vikas Kataria, Director of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 13:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with Zero Carbon Tech 24 Private Limited upto an amount of Rs. 10 crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crore; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

S. No.	Particulars of the information	Information provided by the management	Comments of the Audit Committee
A. Details of the related party and transactions with the related party			
A(1). Basic details of the related party			
1.	Name of the related party	Zero Carbon Tech 24 Private Limited	
2.	Country of incorporation of the related party	India	
3.	Nature of business of the related party	Zero Manufacturing the product for emissions of carbon from AIR : prduct name : WAROC	
A(2). Relationship and ownership of the related party			
4.	Relationship between the listed entity/subsidiary (in case of transaction involving the subsidiary) and the related party.	Mr. Vikas Ratanlal Kataria holds 8.06% shareholding in Credent Global Financial Services Limited and is also a Director (KMP) of Credent Global Financial Services Limited. He is a 50% Designated Partner	

		in DP Global Wealth Management LLP. Mr. Vikas Ratanlal Kataria, being a person having control over the reporting entity.	
5.	Shareholding or contribution % or profit & loss sharing % of the listed entity/ subsidiary (in case of transaction involving the subsidiary), whether direct or indirect, in the related party. *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the listed entity or subsidiary has control.	*NIL*	
6.	Shareholding of the related party, whether direct or indirect, in the listed entity/subsidiary (in case of transaction involving the subsidiary). *Explanation:* Indirect shareholding shall mean shareholding held through any person, over which the related party has control. While calculating indirect shareholding, shareholding held by relatives shall also be considered.	*NIL % Shareholding*	

A(5). Amount of the proposed transactions *(All types of transactions taken together)*

14.	Total amount of all the proposed transactions being placed for approval in the current meeting.	10 Cr	
15.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year is material RPT in terms of Para 1(1) of these Standards?	Yes	

16.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year	*22.95%*	
17.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction	*NA*	
18.	Value of the proposed transactions as a percentage of the related party's annual standalone turnover for the immediately preceding financial year.	*23.52%*	

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 13 of the Notice of AGM for approval of the members.

None of the Directors except Mr. Vikas Kataria, Director of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 14:

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter called as the Listing Regulations), all related party transactions shall require prior approval of the Audit Committee and all material transactions with related parties shall require approval of the members of a public listed Company through a resolution and all related parties shall abstain from voting on such resolution. The Board of Directors and Audit Committee had approved the entering into related party transactions with Bengal Tiger Capital Advisors LLP upto an amount of Rs. 10 crores.

Regulation 23 of the Listing Regulations has been amended effective April 1, 2022 to provide that shareholders' approval should be obtained for related party transactions which, in a financial year, exceed the lower of (i) Rs. 1,000 crore; and (ii) 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity.

Details of Material Related Party Transactions and other particulars thereof as per SEBI Circular no. SEBI/HO/CFD/CMD1/CIR/P/2021/662 dated November 22, 2021 including summary of information presented to Audit Committee are mentioned hereunder:

Sr. No.	Particulars		
1.	Type of transaction, material terms and particulars of the transaction	Purchase of Loans/Exposure Providing Loans and Advances (short term, long term, secured, unsecured)/Inter Corporate Deposits) Availing and Rendering of Services	
2.	Name of Related Party	Bengal Tiger Capital Advisors LLP	
3.	Nature of Relationship with the Company including nature of its concern or interest (financial or otherwise)	Common Directors/Partner in the both entities.	
4.	Tenure of the proposed transaction (particular tenure shall be specified)	The Transactions are recurring in nature. The approval of the shareholders is being sought for the related party transactions entered/to be entered during FY 2026-27 and thereafter till the next Annual General Meeting scheduled to be held during FY 2026-27 or fifteen months from the date of this Annual General Meeting, whichever is earlier.	
5.	Value of proposed transaction	The Value of proposed transactions with Bengal Tiger Capital Advisors LLP in the financial year 2026-27 is expected to be upto 10 Crore.	
6.	The percentage of the Company annual turnover, for the immediately preceding financial year, that is represented by the value of the proposed transaction	The value of proposed transactions with Bengal Tiger Capital Advisors LLP during the FY 2026 - 27 will be 10% or more of the annual turnover of the Company for the FY 2025-26.	
7.	If the transaction relates to any loans, inter-corporate deposits, advances or investments made or given by the Company or its subsidiary- The Information pertaining to Loans and Advances provided by the Company	Details of the source of funds in connection with the proposed transaction;	The Company being a listed NBFCs, disclosure of source of funds is Not Applicable.
		Where any financial indebtedness is incurred to make or give loans, intercorporate deposits, advances or investments nature of indebtedness; cost of funds; and tenure;	The Company being a listed NBFCs, disclosure of cost of funds is Not Applicable.
		Purpose for which the funds will be utilized by the ultimate beneficiary of such funds pursuant to the RPT	Business Purpose.
8.	Justification as to why the RPT is in the interest of the Company	The related party transactions entered by the Company with Bengal Tigers LLP are in the Ordinary course of business and are on an arm's length basis. It is further ensured that the transactions with Bengal Tigers LLP are conducted as if it is with an unrelated party, so that there is no conflict of interest.	

The Audit Committee and Board have approved the aforesaid related party transactions in terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and noted that these transactions shall be in the ordinary course of business and at arm's length basis.

Regulation 23 (7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 provides that all entities falling under the definition of related parties shall not vote to approve any related party transaction, irrespective of whether the entity is a party to the transaction or not. Therefore, none of the Promoter Group entities holding share(s) will vote on the above Resolution. The Board of Directors recommends the Ordinary Resolution set out at Item No. 14 of the Notice of AGM for approval of the members.

None of the Directors except Shri Mohit K Chheda, Director (Common Directors and/or Partners) of the Company are interested, financial or otherwise, in the proposed resolution.

ITEM NO. 15:

The Members are informed that M/s Sumit Bajaj & Associates, Company Secretaries in Practice, FRN: S2019DE677200, was appointed as the Secretarial Auditor of the Company.

M/s Sumit Bajaj & Associates tendered its resignation as Secretarial Auditor of the Company with effect from 28th August 2026.

Accordingly, the Board of Directors, at its meeting held on 1 September 2026, based on the recommendation of the Audit Committee, if applicable, appointed M/s Mayuri Sinha & Co., Company Secretaries in Practice, as the Secretarial Auditor of the Company due to the resignation of M/s Sumit Bajaj & Associates, with effect from 1st September 2026, up to the conclusion of the ensuing Annual General Meeting of the Company.

Further, pursuant to Regulation 24A of the SEBI LODR Regulations, the appointment of the Secretarial Auditor is required to be approved by the Members of the Company. Accordingly, the Board of Directors recommends the appointment of M/s Mayuri Sinha & Co., Company Secretaries in Practice, as the Secretarial Auditor of the Company for a term of five consecutive financial years commencing from FY 2026-27 and ending with FY 2030-31.

M/s Mayuri Sinha & Co. has consented to act as the Secretarial Auditor of the Company and has confirmed that it is eligible for appointment under the applicable provisions of the Act and Regulation 24A of the SEBI LODR Regulations. The firm has further confirmed that it holds a valid Peer Review Certificate issued by the Institute of Company Secretaries of India and that its appointment is in accordance with the applicable statutory and regulatory requirements.

The Board of Directors, after considering the experience, expertise, professional competence and other credentials of M/s Mayuri Sinha & Co., is of the opinion that the firm possesses the requisite qualifications and experience to undertake the Secretarial Audit of the Company.

The Board recommends the Ordinary Resolution set out at Item No. 15 of the Notice for approval by the Members.

None of the Directors, Key Managerial Personnel of the Company or their relatives is, in any way, concerned or interested, financially or otherwise, in the resolution set out at Item No. 15 of the Notice.

By order of the Board of Directors
For **AMPL Capital Limited**
(Formerly known as **Credent Global Finance Limited)**

Place: Mumbai
Dated: August 26, 2026

Preeti Sethi
Company secretary & Compliance officer
M. No.: A65331

Registered Office:
AMPL Capital Limited.
Formerly known as Credent Global Finance Limited
(CIN: L65910MH1991PLC404531)
Unit No. 1216, 12th Floor, C-Wing, One BKC, G-Block, Opposite Bank
Of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai-400051
Email: compliance@amplcapital.com
Website: www.amplcapital.com**, Tel:** +91 8657863523

DIRECTORS' REPORT

To

The Members
AMPL Capital Limited
(Formerly known as Credent Global Finance Limited)

Your Directors are pleased to present their 36th (Thirty Sixth) Report of the Company together with the audited financial statements for the Financial Year ended on March 31, 2026.

The performance highlights and summarized financial results of the Company are given below:

1. INFORMATION ON THE STATE OF THE COMPANY'S AFFAIRS:

- Income from operation for the year was Rs. 4,251.07 Lakhs as compared to Rs. 981.20 Lakhs in 2024-25, a growth of 333.25%
- Profit After Tax for the year was Rs. 2 ,796.27 Lakhs as compared to Rs. 216.53 Lakhs in 2024-25, a increase of 1,191.41%

FINANCIAL RESULTS

(In Lakhs)

Particulars	Standalone		Consolidated	
	31st March, 2026	31st March, 2025	31st March, 2026	31st March, 2025
Total Revenue	4,413.78	1002.88	4,871.90	1814.70
Less: Total Expenditure	697.94	715.41	1,533.40	2425.65
Profit/(Loss)before Tax	**3,715.84**	**287.47**	**3,338.50**	**(610.95)**
Less: Provision for Taxation	-	-	-	-
Current Tax	942.52	70.96	919.74	70.96
Short provision of Tax for earlier year	-	-	0.37	-
Deferred Tax Asset	(22.95)	(0.03)	(82.40)	(8.11)
Profit/(Loss) after Tax	**2 ,796.27**	**216.53**	**2,500.79**	**(673.80)**
Add: Balance bought forward from last year	-	-	-	-
Surplus available for appropriation	-	-	-	-
Less: Appropriations	-	-	-	-
Fixed Assets written off	-	-	-	-
Transfer to reserve Fund u/s 45(IC) of RBI Act 1934	559.25	43.31	49.77	43.31
Surplus Carried to Balance Sheet	**-**	**-**	**-**	**-**

2. DIVIDEND

After careful assessment of the available profit during the financial year ended 31st March, 2026, your Director's have not recommended any dividend for the financial year ended 31st March, 2026.

3. TRANSFER TO RESERVES

There has been no transfer to general reserves during the year. As required by Reserve Bank of India, the Company made a transfer of Rs. 559.25 lakhs to statutory reserves constituting 20% of the net profits made during the year under review.

4. WEBSITE OF THE COMPANY:

Consequent to the change in the name of the Company from **Credent Global Finance Limited** to **AMPL Capital Limited**, the Company's website has also been migrated and is presently accessible at **www.amplcapital.com** The website contains detailed information relating to the Company and disclosures required under the Companies Act, 2013 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

5. CHANGE IN THE NATURE OF BUSINESS

There were no changes in the nature of the business of the Company during the financial year 2025-26.

6. NAME OF COMPANIES WHICH HAVE BECOME OR CEASED TO BE ITS SUBSIDIARIES, JOINT VENTURES OR ASSOCIATE COMPANIES DURING THE YEAR

During the reporting period, the Company has three wholly owned Subsidiaries named as follows:

Further, The name of Subsidiaries has been changed as specified below;

1. ***Credent Property Advisory Private Limited to AMPL Capital Advisors Private Limited w.e.f April 24, 2026.***
2. ***Credent Investment Private Limited to AMPL Wealth Management Private Limited w.e.f April 27, 2026.***
3. ***Credent Asset Management Services Private Limited to AMPL Asset Management Private Limited w.e.f April 27, 2026.***

Hence, provisions of Section 129(3) of the Companies Act, 2013 relating to preparation of consolidated financial statements are applicable and details of the same is annexed in AOC-1 as **Annexure-I.**

7. DETAILS OF DEPOSITS COVERED UNDER CHAPTER V OF COMPANIES ACT, 2013

The Company, being a Non-Deposit accepting Non-Banking Finance Company, has not accepted/ invited any deposits from the public during the financial year ended March 31, 2026 in terms of the provisions of Chapter V of the Companies Act, 2013 read with the allied Rules and the Directions issued by Reserve Bank of India for Non-Deposit accepting Non-Banking Finance Companies and shall not accept any deposits from the Public without obtaining the prior approval of RBI.

Further, your Company being an NBFC, disclosure requirements under Chapter V of the Act read with Rule 8(5)(v) and 8(5)(vi) of the Companies (Accounts) Rules, 2014 are not applicable to your Company.

8. RESERVE BANK OF INDIA GUIDELINES

As on 31st March, 2026, the Company falls in the Base layer on group level as per the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023. The Company continues to comply with all the applicable directions, regulations, guidelines, etc. prescribed by RBI from time to time.

Further, During this year under review, the Company's Assets Size has been increased beyond 100 Cr.

9. NBFC REGISTRATION

Our Company is a Non-Banking Financial Company (NBFC) registered with RBI as a NBFC- Non Deposit taking – Non-Systematically Important under section 45 IA of the Reserve Bank of India Act, 1934.

On 20th June, 2026, the Company's name has been changed from **Credent Global Finance Limited** to **AMPL Capital Limited in Registrar of Companies (RoC), Mumbai**. Consequent to the aforesaid change of name, the Company's new name was duly updated in the records of the stock exchange, i.e., **BSE Limited**, on 7 July 2026.

Thereafter, the Company applied to the Reserve Bank of India ("RBI"), Mumbai Region, on 29 July 2026, for issuance of a fresh Certificate of Registration ("CoR") in the Company's new name. Simultaneously, the existing CoR bearing Registration No. B-13.02494 was duly surrendered to the RBI. The Fresh CoR has been received on August 18, 2026.

10. FAIR PRACTICE CODE (FPC)

The Company has in place, a Fair Practice Code approved by the Board in compliance with the guidelines issued by the RBI, to ensure better service and provide necessary information to customers to take informed decisions. The FPC is posted on the website of the Company at www.amplcapital.com The FPC is also reviewed by the Board at frequent intervals to ensure its level of adequacy and appropriateness.

11. REGISTERATION OF CREDIT INFORMATION COMPANIES (CIC'S) AS PER RBI NORMS

The directors of the Company are happy to report that the company get its membership certificate from all CICs i.e., Credit Information Bureau (India) Limited (CIBIL), Equifax Credit Information Services Private Limited (ECIS), Experian Credit Information Company of India Private Limited, CRIF High Mark Credit Information Services Private Limited. A sound rating/upgrade in a challenged business environment speaks volumes about the Company's performance and its systems & processes.

12. DEMATERIALIZATION OF SHARES

The Company has connectivity with NSDL & CDSL for dematerialization of its equity shares. The ISIN No **INE727C01024** has been allotted for the company. Therefore, the investors may keep their shareholding in the electronic mode with their depository Participant 94.04% of the Company's paid-up Share Capital is in dematerialized form as on 31stMarch, 2026 and balance 5.96% in physical form.

13. DIRECTORS AND KEY MANAGERIAL PERSONNEL

Following are the details of Directors and Key Managerial Personnel (KMP) of the Company as on 31st March, 2026:

DIN No./ PAN	Name of the Director/KMP	Designation	Date of Appointment	Date of Resignation
07002410	Aditya Vikram Kanoria	Managing Director and Chief Financial Officer	03/11/2021	NA
06395827	Mandeep Singh	Executive Director	28/10/2021	NA
06594845	Mohit K Chheda	Non-Executive & Non-Independent Director	03/11/2021	NA
07739598	Sulabh Jain	Non-Executive & Independent Director	03/11/2021	NA
08135535	Shubhangi Agarwal	Non-Executive & Independent Director	28/10/2021	NA
02855136	Vikas Kataria	Executive Director	21/07/2025	NA
10725183	Navneet Kumar	Independent Director	21/07/2025	NA
MRXPS7793C	Preeti Sethi	Company Secretary	03/11/2021	NA

During the year 2025-26, the composition of the Board of Directors changed with the appointment of Mr. Vikas Kataria as Executive Director and Mr. Navneet Kumar as Independent Director with effect from July 21, 2025.

Further, Mr. Samir Agarwal resigned from the position of Chief Executive Officer (CEO) of the Company with effect from September 29, 2025.

Retirement by Rotation:

Mr. Mandeep Singh (DIN: 06395827), Executive Director of the Company, who retires by rotation in accordance with the provisions of Section 152 of the Companies Act, 2013 at the ensuing Annual General Meeting and being eligible, offers himself for re-appointment. The detailed profile of Mr. Mandeep Singh has been included in the Notice convening the ensuing AGM.

The Company has received consent in writing to act as directors in Form DIR-2 and intimation in Form DIR-8 pursuant to Rule 8 of the Companies (Appointment and Qualification of Directors) Rules, 2014, to the effect that they are not disqualified under section (2) of section 164 of the Companies Act, 2013. The Board considers that his association would be immense benefit to the Company and it is desirable to avail his services as Directors. Accordingly, the Board recommends the resolution related to appointment of above directors for the approval of shareholders of the company.

14. DIRECTORS' RESPONSIBILITY STATEMENT

Pursuant to the provisions contained in Section 134 (5) of the Companies Act, 2013, Your Directors, confirm that:

i) In the preparation of the annual accounts for the financial year ended on March 31, 2026 the applicable Indian Accounting Standards have been followed and there are no material departures from the same;

ii) The selected accounting policies were applied consistently and the Directors made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company as at March 31, 2026 and of the profit of the Company for that period.

iii) Proper and sufficient care has been taken for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;

iv) The annual accounts have been prepared on a 'going concern' basis.

v) The Internal financial controls have been laid by the Directors to be followed by the Company and such financial controls are adequate and were operating effectively.

vi) Proper systems had been devised in compliance with the provision of the all applicable laws and such systems were adequate and operating effectively.

15. EXTRACT OF ANNUAL RETURN

In accordance with the provisions of Companies (Amendment) Act, 2017, read with Section 134(3) of the Companies Act, 2013, the Annual Return, as on March 31, 2026 under Section 92 (3) of the Companies Act, 2013, is hosted on the website of the Company at www.amplcapital.com.

16. CORPORATE GOVERNANCE REPORT

Pursuant to Regulation 34 of the SEBI Listing Regulations, Report on Corporate Governance along with the certificate from a Practicing Company Secretary certifying compliance with conditions of Corporate Governance is part to this Report in **Annexure-II**.

17. MANAGEMENT DISCUSSION AND ANALYSIS REPORT

The Management Discussion and Analysis Report for the Financial Year 2025-26 as required under Regulation 34 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is annexed to this Report as **Annexure – III**.

18. DETAILS OF THE BOARD MEETINGS HELD DURING THE YEAR 1st APRIL, 2025 TO 31st MARCH, 2026

The number of Meetings of the Board of Directors and the number of Meetings attended by each Directors of Credent Global Finance Limited during the Financial Year 2025-2026 is summarized in the table below:

Quarter	Date	Aditya Vikram Kanoria	Mandeep Singh	Mohit K Chheda	Sulabh Jain	Shubhangi Agarwal	Vikas Kataria	Navneet Kumar
April, 2025 to June, 2025	30.05.2025	Present	Present	Present	Present	Present	-	-
July, 2025 to Sep, 2025	21.07.2025	Present	Present	Present	Present	Present	-	-
	13.08.2025	Present	Present	Present	Present	Present	Present	Present
Oct, 2025 to Dec, 2025	10.10.2025	Present	Present	Present	Present	Present	Present	Present
	14.10.2025	Present	Present	Present	Present	Present	Present	Present
	14.11.2025	Present	Present	Present	Present	Present	Present	Present
Jan, 2026 to Mar, 2026	05.02.2026	Present	Absent	Present	Present	Present	Present	Present
	13.02.2026	Present	Present	Present	Present	Present	Present	Present
	17.02.2026	Present	Present	Present	Present	Present	Present	Present
	19.02.2026	Present	Present	Present	Present	Present	Present	Present
	27.03.2026	Present	Absent	Present	Present	Present	Present	Present

19. SEPARATE MEETING OF INDEPENDENT DIRETORS

Independent Directors of the Company held their Separate meeting under Regulation 25(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Schedule IV of Companies Act, 2013 on Friday, 27th March, 2026 at Registered office of the Company (cum video conferencing) at Unit No. 1216, 12th Floor, C-wing, ONE BKC, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra, 400051 to evaluate their performance.

20. DETAILS IN RESPECT OF FRAUDS REPORTED BY AUDITORS UNDER SUB-SECTION (12) OF SECTION 143 OTHER THAN THOSE WHICH ARE REPORTABLE TO THE CENTRAL GOVERNMENT.

During the year under consideration, Statutory Auditor and Secretarial Auditor have not reported any instances of frauds committed in the Company under section 143(12) of the Companies Act, 2013.

21. INDEPENDENT DIRECTORS DECLARATION

All Independent Directors have given declaration that they meet the criteria of independence with relevant integrity, expertise, experience and proficiency as provided under Section 149 read with Schedule IV of the Act and Regulation 16 of the SEBI Listing Regulations and have also complied with the code of conduct of Directors and Senior Management. They have also given declaration that their names were included in the data bank of Independent Directors being maintained with 'Indian Institute of Corporate Affairs' under Rule 6 (3) of the Companies (Appointment and Qualification of Directors) Rules, 2014.

22. POLICY ON APPOINTMENT OF DIRECTORS

The management of the Company is immensely benefitted from the guidance, support and mature advice from members of the Board of Directors who are also members of various committees. The Board consists of directors possessing diverse skill, rich experience to enhance quality of its performance. The Company has adopted a Policy on Board Diversity formulated by the Nomination and Remuneration Committee.

23. DISCLOSURE ON THE NOMINATION AND REMUNERATION POLICY OF THE COMPANY PURSUANT TO SECTION 134(3) (e) AND SECTION 178 (3)

The Company's Policy on Directors' appointment and remuneration and other matters provided in Section 178(3) of the Act has been briefly disclosed hereunder and in the Report on Corporate Governance, which is part of this Annual Report.

The NRC is responsible for developing competency requirements for the Board based on the industry and strategy of the Company. The Board composition analysis reflects in-depth understanding of the Company, including its strategies, environment, operations, financial condition and compliance requirements.

In terms of the provisions of Section 178(3) of the Act, and Regulation 19 of the SEBI Listing Regulations, the NRC has formulated the criteria for determining qualifications, positive attributes and independence of Directors, the key features of which are as follows:

- Qualifications – The Board nomination process encourages diversity of thought, experience, knowledge, age and gender. It also ensures that the Board has an appropriate blend of functional and industry expertise.
- Positive Attributes - Apart from the duties of Directors as prescribed in the Act, the Directors are expected to demonstrate high standards of ethical behavior, communication skills and independent judgment. The Directors are also expected to abide by the respective Code of Conduct as applicable to them

The Directors affirm that the remuneration paid to Directors, Key Managerial Personnel and employees is as per the Remuneration Policy of the Company.

The said Policy is also available on the website of the Company i.e. www.amplcapital.com

24. DETAILS OF ESTABLISHMENT OF VIGIL MECHANISM:

Pursuant to the provisions of Section 177(9) of the Companies Act, 2013 read with the Companies (Meetings of Board and its Powers) Rules, 2014, the Company has formulated a 'Whistle Blower Policy' for the Directors and Employees to report genuine concerns or grievances about unethical behavior, actual or suspected fraud or violation of the Company's Code of Conduct and provides safeguard against victimization of director or employees or any other person who avail the mechanism and also provide for direct access to the Chairman of the Audit Committee in exceptional cases. The same is also uploaded on the website of the Company at www.amplcapital.com.

During the year under review, no complaints have been received by the Company from any whistle blower.

25. HUMAN RESOURCES

The Management has a healthy relationship with the officers and the Employees.

26. AUDITOR AND AUDITOR'S REPORT

Statutory Auditor

In terms of provisions of Section 139 of the Companies Act, 2013 read with Companies (Audit and Auditors) Rules, 2014, the Members of our Company in its 32nd Annual General Meeting (AGM) of the Company was held on September 29, 2022 approved the appointment of M/s. Kapish Jain & Associates, Chartered Accountant (Firm Registration No. 022743N), Delhi as Statutory Auditors of the Company for a period of 5 five consecutive years, to hold office from the conclusion of 32nd Annual General Meeting ('AGM') till the conclusion of the 37th Annual General Meeting ('AGM').

The reports of Statutory Auditors on Financial Statements for the FY 2025-26 forms part of the Annual Report. There are no qualifications, reservations, adverse remarks, disclaimer or emphasis of matter in the Auditors' Reports.

Secretarial Auditor

Pursuant to the provisions of Section 204 of the Companies Act, 2013 read with the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and Regulation 24A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, M/s. Sumit Bajaj & Associates, Practicing Company Secretaries (FRN: S2019DE677200), resigned as the Secretarial Auditor of the Company w.e.f August 28, 2026.

Based on the recommendation of the Audit Committee, the Board of Directors has approved the appointment of M/s. Mayuri Sinha & Co., Practicing Company Secretaries (COP No. 20036 and Peer Review Certificate No. 4456/2023) as the Secretarial Auditor of the Company w.e.f September 01, 2026, subject to the approval of the Members.

The Company has sought the approval of the Members for the appointment of M/s. Mayuri Sinha & Co. as the Secretarial Auditor for a term of five (5) consecutive years commencing from the Financial Year 2026-27 up to the Financial Year 2030-31 in accordance with Regulation 24A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The Secretarial Audit Report in Form MR-3 for the financial year ended March 31, 2026, is annexed herewith as **Annexure-IV.**

Internal Auditor

M/s GAR & Company, Chartered Accountants, Delhi (Firm Registration No. 039075N) was appointed as Internal Auditor of the Company for the financial year 2025-2026 on November 14th, 2025 pursuant to the

provisions of Section 138 of the Companies Act, 2013 read with the Rule 13 of the Companies (Accounts) Rules, 2014.

The Report of the Internal Auditors is reviewed by the Audit Committee.

27. EXPLANATION OR COMMENTS ON QUALIFICATIONS, RESERVATIONS OR ADVERSE REMARKS OR DISCLAIMERS MADE BY THE STATUTORY AUDITORS AND THE SECRETARIAL AUDITORS IN THEIR REPORTS

There were no qualifications, reservations or adverse remarks made by the Statutory Auditors or Secretarial Auditors in their report.

28. PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS UNDER SECTION 186 OF THE COMPANIES ACT, 2013

The Company, being a Non-Banking Finance Company registered with the Reserve Bank of India and engaged in the business of giving loans and making investments, is exempt from complying with the provisions of Section 186 of the Companies Act, 2013 in respect of loans, guarantees and security provided by it. Accordingly, the disclosures of the loans and guarantees given as required under the aforesaid Section have not been given in this Report. Further, details of loans, guarantees and investments covered by the provisions of section 186 of the Companies Act, 2013 are given in the notes to the financial statements.

29. PARTICULARS OF CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES

During the year under review, all the contract or arrangement entered into by the Company, if any, with its related parties were in ordinary course of business and on arm's length.

The Company had formulated a policy on Related Party Transactions ('RPTs'), dealing with the review and approval of RPTs. The Policy provides for identification of RPTs, necessary approvals by the Audit Committee/Board/Shareholders, reporting and disclosure requirements in compliance with the Companies Act, 2013 and provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

All the transactions executed by the Company during the FY, with Related Parties, were on arm's length basis and in ordinary course of the business. All such Related Party Transactions were placed before the Audit Committee/Board for approval, wherever applicable. Also, the Company has obtained shareholders approval on the material Related Party Transaction in the previous Annual General Meeting.

During the FY, the Company has entered into contract/arrangement/transaction with related party, which is considered material in accordance with Regulation 23 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the same was approved by the Shareholders in the previous Annual General Meeting held on September 26th, 2025. The policy for determining 'material' subsidiaries and the policy on materiality on Related Party Transactions and dealing with Related Party Transactions, as approved by the Board, may be accessed on the website of the Company i.e. www.amplcapital.com. Your Directors draw attention of the members to Note No. 32 to the Financial Statements which sets out the Related Party disclosures. Since all Related Party Transactions entered into by the Company were on arm's length basis and in the ordinary course of the business and the Company had not entered into any material related Party contract as per the Companies Act, 2013, the Form AOC-2 is not required to be provided.

30. MATERIAL CHANGES AND COMMITMENTS, IF ANY, AFFECTING THE FINANCIAL POSITION OF THE COMPANY OCCURRED BETWEEN THE END OF THE FINANCIAL YEAR TO WHICH THESE FINANCIAL STATEMENTS RELATE AND THE DATE OF THE REPORT

During the Financial Year 2025-2026 under review, there were certain material events occurred which are mentioned below:

- **Issuance of Equity Shares through Qualified Institutions Placement (QIP):**

During the year, the Company has issued 1,00,00,000 Equity Shares to eligible QIBs at a price of ₹ 30 per Equity Share, including a premium of ₹ 28 per Equity Share of face value ₹ 2 each (the "Equity Shares") by AMPL Capital Limited (Formerly known as Credent Global Finance Limited) (the "**Company**") under the provisions of Chapter VI of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (the "SEBI ICDR Regulations"), and Sections 42 and 62(1)(c) of the Companies Act, 2013, as amended, including the rules made thereunder (the "Issue")

Details of allottees who have been allotted more than 5% of the securities offered in the QIP:

Sr. No.	Name of the Allottees	No. of Equity Shares Allotted	% of total Equity Shares offered in the Issue	Category
1.	MAGNIFICA GLOBAL OPPORTUNITIES VCC-MGO HIGH CONVICTION FUND INCORPORATED VCC SUBFUND	20,00,000	20	FPI Category I
2.	AL MAHA INVESTMENT FUND PCC-ONYX STRATEGY	40,00,000	40	FPI Category I
3.	MINERVA VENTURES FUND	40,00,000	40	FPI Category I
	Total	**1,00,00,000**	**100**	

- **Change in Name of the Company from Credent Global Finance Limited to AMPL Capital Limited:**

The Name of the Company has been changed from Credent Global Finance Limited to AMPL Capital Limited, vide Fresh Certificate of Incorporation (COI) issued by the ROC dated June 20, 2026. **Consequently, the Company's new name has been updated in the records of the Stock Exchange, i.e., BSE Ltd dated 07th July, 2026.**

Thereafter, the Company applied to the Reserve Bank of India ("RBI"), Mumbai Region, on 29 July 2026, for issuance of a fresh Certificate of Registration ("CoR") in the Company's new name. Simultaneously, the existing CoR bearing Registration No. B-13.02494 was duly surrendered to the RBI. The Fresh CoR has been issued by the RBI as on August 18, 2026.

- **Issuance of Convertible Warrants on Preferential Basis**

Subsequent to the close of the financial year, the members of the Company, at their Extra-Ordinary General Meeting held on 06 July 2026, approved the issuance of 76,00,000 Convertible Equity Warrants on a preferential basis to Mr. Aditya Vikram Kanoria, belonging to the Promoter & Promoter Group category, at an issue price of ₹30 per warrant (including a premium of ₹28 per warrant), aggregating to ₹22.80 Crores.

However, in-principle approval in respect of the same is still awaited from the Stock Exchange, i.e., BSE Limited.

Each warrant carries a right to subscribe to and be converted into one equity share of face value ₹2 each of the Company within a period of 18 months from the date of allotment, in accordance with the applicable provisions of the Companies Act, 2013 and the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended.

31. CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNING AND OUTGO

The Company being a Non-Banking Finance Company (NBFC) does not have any manufacturing activity. Thus, the provisions related to conservation of energy and technology absorption are not applicable on the Company. However, the Company makes all efforts towards conservation of energy, protection of environment and ensuring safety.

Further, details of foreign exchange earnings and outgo, details as mentioned below:

(Rs. In Lakhs)

Year	Foreign Outgo	Foreign Exchange Earning
2025-26	-	-

32. STATEMENT CONCERNING DEVELOPMENT AND IMPLEMENTATION OF RISK MANAGEMENT POLICY OF THE COMPANY

Pursuant to the provisions of Section 134(3)(n) of the Companies Act, 2013, the Company has a structured Risk Management Policy duly approved by the Board of Directors. The Risk Management process is designed to safeguard the Company from various risks through adequate and timely actions. It is designed to anticipate, evaluate and mitigate risks in order to minimize its impact on the business of the Company. The potential risks are integrated with management process such that they receive the necessary consideration during the decision making. It has been dealt in greater detail in Management Discussion and Analysis Report annexed to this Report.

33. CORPORATE SOCIAL RESPONSIBILITY POLICY

Pursuant to the provisions of Section 135(1) of the Companies Act, 2013, the provisions relating to Corporate Social Responsibility ("**CSR**") are applicable to a company having a net worth of ₹500 crore or more, or a turnover of ₹1,000 crore or more, or a net profit of ₹5 crore or more during the immediately preceding financial year. During the financial year 2025–26, the provisions of Section 135 of the Companies Act, 2013 were not applicable to the Company, as the Company did not meet or exceed any of the aforesaid prescribed thresholds.

The Company will constitute CSR Committee, develop CSR Policy and implement the CSR initiatives whenever the same becomes applicable on the Company.

34. EVALUATION BY BOARD OF ITS OWN PERFORMANCE, ITS COMMITTEES AND INDIVIDUAL DIRECTORS

In compliance with the provisions of the Act, and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the performance evaluation was carried out as under:

Board:

In accordance with the criteria suggested by the Nomination and Remuneration Committee, the Board of Directors evaluated the performance of the Board, having regard to various criteria such as Board composition, Board processes, Board dynamics etc. The Independent Directors, at their separate meeting, also evaluated the

performance of the Board as a whole based on various criteria. The Board and the Independent Directors were of the view that performance of the Board of Directors as a whole was satisfactory.

Committees of the Board:

The performance of the Audit Committee, the Nomination and Remuneration Committee, the Stakeholders Relationship Committee, the Investment Committee and the Risk Management Committee was evaluated by the Board having regard to various criteria such as committee composition, committee processes, committee dynamics etc. The Board was of the view that all the committees were performing their functions satisfactorily.

***** Investment and Risk Management Committee has been constituted to meet the requirement of RBI guidelines and notifications.***

Individual Directors:

In accordance with the criteria suggested by the Nomination and Remuneration Committee, the performance of each director was evaluated by the entire Board of Directors (excluding the director being evaluated) on various parameters.

Independent Directors, at their separate meeting, have evaluated the performance of Non independent Directors and the Board as a whole; and of the Chairman of the Board, taking into account the views of other Directors; and assessed the quality, quantity and timeliness of flow of information between the Company's Management and the Board that is necessary for the Board to effectively and reasonably perform their duties. The Board and the Independent Directors were of the view that performance of the all the Directors as a whole was satisfactory.

The evaluation framework for assessing the performance of the Directors includes the following broad parameters:

- Relevant expertise;
- Attendance of Directors in various meetings of the Board and its Committees;
- Effective participation in decision making process;
- Objectivity and independence;
- Level of awareness and understanding of the Company's business;
- Professional conduct of the directors in various meetings of the Board and its committees;
- Compliance with the Code of Conduct of the Company;
- Ability to act in the best interest of the Company.

35. INTERNAL FINANCIAL CONTROLS

The Company has laid proper and adequate systems of internal financial control commensurate with the size of its business and nature of its operations with regard to the following:

(i) Systems have been laid to ensure that all transactions are executed in accordance with management's general and specific authorization.

(ii) Systems and procedures exist to ensure that all transactions are recorded as necessary to permit preparation of financial statements in conformity with generally accepted accounting principles or any other criteria applicable to such statements, and to maintain accountability for aspects and the timely preparation of reliable financial information.

(iii) Access to assets is permitted only in accordance with management's general and specific authorization. No assets of the Company are allowed to be used for personal purposes, except in accordance with terms of employment or except as specifically permitted.

(iv) The existing assets of the Company are verified/ checked at reasonable intervals and appropriate action is taken with respect to any differences, if any.

(v) Proper systems are in place for prevention and detection of frauds and errors and for ensuring adherence to the Company's policies.

The Company has in place adequate internal financial controls with reference to financial statements. During the year, such controls were tested and no reportable material weaknesses in the design or operation were observed.

36. COMMITTEES OF BOARD

The Committees of the Board focus on certain specific areas and make informed decisions in line with the delegated authority.

The following Committees constituted by the Board function according to their respective roles and defined scope:

- Audit Committee
- Nomination and Remuneration Committee
- Stakeholder Relationship Committee
- Investment Committee
- Risk Management Committee

Details of composition, terms of reference and number of meetings held for respective committees are given in the Report on Corporate Governance, which forms a part of this Annual Report. Further, during the year under review, all recommendations made by the various committees have been accepted by the Board.

***** Investment and Risk Management Committee has been constituted to meet the requirement of RBI Provisions and guidelines.***

INVESTMENT COMMITTEE

The Investment Committee is constituted as per RBI guidelines and notifications. As on 31st March, 2026, the Investment Committee of the Company comprises of two Executive Directors i.e. Mr. Aditya Vikram Kanoria (Managing Director) as Chairman, Mr. Mandeep Singh as Member and Non-Executive Director, Mr. Mohit K Chheda as Member. The Committee has been authorized to taken investment decisions of the Company with a view to growth and expansion of Business of the Company.

RISK MANAGEMENT COMMITTEE

The Risk Management Committee is constituted as per RBI guidelines and notifications. As on 31st March, 2026, the Risk Management Committee of the Company comprises of two Executive Directors i.e. Mr. Aditya Vikram Kanoria (Managing Director) as Member, Mr. Mandeep Singh as Chairman, Mr. Mohit K Chheda as Member and Non - executive Director. The main object of this committee is to Identifies and analysis various risk associated with business. It identifies risk at early stages and takes all necessary steps to avoid their harmful effects. Information from past is analysed to recognise all possible future unfortunate events.

*******Further, As per SEBI (LODR) Regulations, 2015, there is no requirement to constitute a Risk Management Committee for the Company.***

37. DISCLOSURE UNDER THE SEXUAL HARASSMENT OF WOMEN AT THE WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013 READ WITH ALLIED RULES

During the year under review, the Company employed more than ten employees and accordingly, the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("POSH Act") were applicable to the Company.

The Company has adopted and implemented a Prevention of Sexual Harassment Policy in accordance with the provisions and requirements of the POSH Act. The Company has also duly complied with the applicable provisions relating to the constitution of the Internal Complaints Committee ("ICC") for the purpose of receiving and redressing complaints pertaining to sexual harassment at the workplace.

During the financial year ended 31st March, 2026, the company has not received any complaints pertaining to sexual harassment:

a) number of complaints of sexual harassment received in the year; Nil
b) number of complaints disposed off during the year; Nil
c) number of cases pending for more than ninety days: Nil

38. SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS

During the period under review, there were no significant and material orders passed by the regulators/ courts or tribunals that would impact going concern status of the Company and its future operations.

39. NON-BANKING FINANCIAL COMPANIES AUDITOR'S REPORT (RBI) DIRECTIONS, 2008:

Pursuant to the Non-Banking Financial Companies' Auditors' Report (Reserve Bank) Directions, 2008, a report from the Statutory Auditors to the Board of Directors has been received by your Company. This report has certified that the Company has complied with all the directions and prudential norms as prescribed under the RBI Act, 1934.

40. PARTICULARS OF EMPLOYEES PURSUANT TO THE SECTION 197 (12) OF COMPANIES ACT AND RULE 5(1), 5(2) AND 5(3) OF COMPANIES (APPOINTMENT AND REMUNERATION OF MANAGERIAL PERSONNEL) RULES, 2014

The information required pursuant to Section 197 read with Rule 5 of The Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and Companies (Particulars of Employees) Rules, 1975, in respect of employees of the Company and Directors is furnished hereunder:

SR.NO.	PARTICULARS	REMARKS
1.	The ratio of the remuneration of each Director to the median remuneration of the employees of the Company for the financial year.	9:1
2	The percentage increase in remuneration of each Director, Chief Financial Officer, Chief Executive Officer, Company Secretary or Manager, if any, in the financial year.	NA
3	The percentage increase in the median remuneration of employees in the financial year.	50.9%
4	Average percentile increase already made in the salaries of employees other than the managerial personnel in the last financial year and its comparison with the percentile increase in the managerial remuneration and justification thereof and point out if there are	The average increase in remuneration of employees other than managerial personnel was 13.38%, while the average increase in managerial remuneration was 0%. Reason for increase in other than Managerial Personnel: Promotion / expanded role & responsibility during the

	any exceptional circumstances for increase in the managerial remuneration.	current year
5	Affirmation that the remuneration is as per the remuneration policy of the Company	Yes
6	The number of Permanent employees on the Pay Rolls of the Company	20

Statement of Particulars of Employees pursuant to the Section 197 (12) of Companies Act and Rule 5(2) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

a) Details of the employees employed throughout the Financial Year, was in receipt of remuneration for that year which, in the aggregate, was not less than one crore rupees and two lakh rupees per month:
NIL

b) Details of the employees employed for a part of the Financial Year and was in receipt of remuneration for any part of that year, at a rate which, in the aggregate, was not less than eight lakh and fifty thousand rupees per month: **NIL**

c) If employed throughout the Financial Year or part thereof and was in receipt of remuneration in that year which, in the aggregate, or as the case may be, at a rate which, in the aggregate, is in excess of that drawn by the Managing Director or Whole-time Director or Manager and holds by himself or along with his spouse and dependent children, not less than two percent of the equity shares of the Company: **NIL**

41. DISCLOSURE PERTAINING TO MAINTENANCE OF COST RECORD PERSUANT TO SECTION 148(1) OF THE COMPANIES ACT, 2013

The company is not required to maintain Cost Records as specified u/s 148(1) of the Companies Act, 2013 read with the applicable rules thereon for the Financial Year 2025-26. Hence the clause is not applicable to the Company.

42. RISK MANAGEMENT POLICY

Pursuant to the provisions of Section 134(3)(n) of the Companies Act, 2013, the Company has a structured Risk Management Policy duly approved by the Board of Directors. The Risk Management process is designed to safeguard the Company from various risks through adequate and timely actions. It is designed to anticipate, evaluate and mitigate risks in order to minimize its impact on the business of the Company. The potential risks are integrated with management process such that they receive the necessary consideration during the decision making. It has been dealt in greater detail in Management Discussion and Analysis Report annexed to this Report.

43. COMPLIANCE WITH SECRETERIAL STANDARDS

Pursuant to Secretarial Standard issued by the Institute of Company Secretaries of India, company has complied with the applicable secretarial standard i.e. SS-1 & SS-2 (Meetings of Board of Directors & General Meetings) respectively, during the year under review.

44. LISTING FEES

The Listing Fees for the financial year 2026-27 has been paid by the Company to BSE Limited i.e. the Stock Exchange where shares of the Company are listed.

45. SHARE CAPITAL

There was change in the capital structure of the company and fresh shares were issued by the company during the year under review.

In the beginning of the financial year 2025-2026, the Paid up Share Capital of the Company was INR 10,29,22,460/- (consisting 5,14,61,230 Equity Shares at a face value of INR 2/-).

However, Company has issued 1,00,00,000 Equity Shares to eligible QIBs at a price of ₹ 30 per Equity Share, including a premium of ₹ 28 per Equity Share of face value ₹ 2 each (the "**Equity Shares**") by AMPL Capital Limited (Formerly known as Credent Global Finance Limited) (the "**Company**") under the provisions of Chapter VI of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (the "**SEBI ICDR Regulations**"), and Sections 42 and 62(1)(c) of the Companies Act, 2013, as amended, including the rules made thereunder (the "**Issue**")

Details of allottees who have been allotted more than 5% of the securities offered in the QIP:

Sr. No.	Name of the Allottees	No. of Equity Shares Allotted	% of total Equity Shares offered in the Issue	Category
1.	MAGNIFICA GLOBAL OPPORTUNITIES VCC-MGO HIGH CONVICTION FUND INCORPORATED VCC SUBFUND	20,00,000	20	FPI Category I
2.	AL MAHA INVESTMENT FUND PCC-ONYX STRATEGY	40,00,000	40	FPI Category I
3.	MINERVA VENTURES FUND	40,00,000	40	FPI Category I
	Total	**1,00,00,000**	**100**	

46. OTHER INFORMATION

A. Issue of Equity Shares with differential rights

The Company has not issued any equity shares with differential rights so no disclosure is required as per Rule 4 (4) of the Companies (Share Capital and Debentures) Rules 2014.

B. Issue of Sweat Equity Shares

The Company has not issued sweat equity shares, so no disclosure is required as per Rule 8(13) of the Companies (Share Capital and Debentures) Rules 2014.

C. Issue of Employee Stock Options

The Company has not issued employee stock options, so no disclosure is required as per Rule 12(9) of the Companies (Share Capital and Debentures) Rules 2014.

D. Provision of money by company for purchase of its own share by employees or by trustee for the benefit of employees

The Company has not made any provision for purchase of its own share of employees or by the trustee for the benefit of employees so no disclosure is required as per Rule 16(4) of the Companies (Share Capital and Debentures) Rules 2014.

47. FAMILIARISATION PROGRAMMES

The Company familiarizes its Independent Directors on their appointment as such on the Board with the Company, their roles, rights, responsibilities in the Company, nature of the industry in which the Company operates, etc. through familiarization programme. The Company also conducts orientation programme upon induction of new Directors, as well as other initiatives to update the Directors on a continuing basis. The familiarization programme for Independent Directors is disclosed on the Company's website www.amplcapital.com

48. PREVENTION OF INSIDER TRADING

The Company has a Code of Conduct for Prevention of Insider Trading with a view to regulate trading in securities by the Directors and certain designated employees of the Company. The Code requires pre-clearance for dealing in the Company's shares and prohibits the purchase or sale of Company shares by the Directors and designated employees while in possession of unpublished price sensitive information in relation to the Company and during the period when the trading window is closed. The Board is responsible for implementation of the Code. All Board Directors and the designated employees have confirmed compliance with the Code.

49. DISCLOSURE OF RELATIONSHIP BETWEEN DIRECTOR INTER –SE

None of the Directors are related to each other.

50. DETAILS OF APPLICATION MADE OR ANY PROCEEDINGS PENDING UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016 DURING THE YEAR ALONG WITH THEIR STATUS AS AT THE END OF THE FINANCIAL YEAR

During the reporting period, no application made or any proceeding is pending under the Insolvency and Bankruptcy Code, 2016 (31 of 2016).

51. DETAILS OF DIFFERENCE BETWEEN AMOUNT OF THE VALUATION DONE AT THE TIME OF ONE TIME SETTLEMENT AND THE VALUATION DONE WHILE TAKING LOAN FROM THE BANKS OR FINANCIAL INSTITUTIONS ALONG WITH REASONS THEREOF:

During the reporting period, no such valuation has been conducted in the financial year.

52. STATEMENT ON OTHER COMPLIANCES

Your Director's state that no disclosure or reporting is required in respect of the following items as there were no transactions on these items during the reporting period:

a. Details relating to deposits covered under Chapter V of the Act.
b. Issue of equity shares with differential voting rights as to dividend, voting or otherwise;
c. Issue of shares (including sweat equity shares) to employees of the Company.

53. ACKNOWLEDGEMENT

Your directors wish to express their grateful appreciation for the valuable support and co-operation received from sub-brokers, business associates, vendors, bankers, financial institutions, investors, stakeholders, registrar and share transfer agent, other business affiliates and media.

The Board places on record its sincere appreciation towards the Company's valued clients for the support and confidence reposed by them in the organization and the stakeholders for their continued co-operation and support to the company and looks forward to the continuance of this supportive relationship in future.

Your directors also place on record their deep sense of appreciation for the devoted services of the employees during the year under review.

For and Behalf of Board
AMPL Capital Limited
(Formerly known as Credent Global Finance Limited)

Sd/-
Aditya Vikram Kanoria
Managing Director
DIN: 07002410

Sd/-
Vikas Kataria
Director
DIN: 02855136

Dated: August 26, 2026
Place: Mumbai

ANNEXURE-I

FORM NO. AOC.1

Statement containing salient features of the financial statement of Subsidiaries/associate companies/joint ventures
(Pursuant to first proviso to sub-section (3) of section 129 read with rule 5 of Companies (Accounts) Rules, 2014)

Part "A": Subsidiaries

(Information in respect of each subsidiary to be presented with amounts in Rs)

Sr. No.	Particulars	Wholly Owned Subsidiary "1"	Wholly Owned Subsidiary "2"	Wholly Owned Subsidiary "3"
1	Name of the subsidiary	M/s AMPL Wealth Management Private Limited (Formerly known as Credent Investment Private Limited)	M/s. AMPL Capital Advisors Private Limited (Formerly known as Credent Property Advisory Private Limited)	M/s AMPL Asset Management Private Limited (Formerly known as Credent Asset Management Services Private Limited)
2	Reporting period for the subsidiary concerned, if different from the holding company's reporting period	-	-	-
3	Reporting currency and Exchange rate as on the last date of the relevant financial year in the case of foreign subsidiaries	-	-	-
4	Share capital	3,88,460	1,00,000	22,92,757
5	Reserves & surplus	3,03,67,000	(98,45,000)	89,03,300
6	Total assets	6,20,34,000	36,13,000	20,40,79,000
7	Total Liabilities	312,80,000	14,31,000	9,21,18,000
8	Investments	4,78,40,000	-	11,00,97,000
9	Turnover	26,46,000	16,19,000	90,18,000
10	Profit before taxation	(1,92,03,000)	(16,95,000)	(83,13,000)
11	Provision for taxation	2,94,000	-	6,88,000
12	Profit after taxation	(1,42,45,000)	(16,95,000)	(73,62,000)
13	Proposed Dividend	-	-	-
14	% of shareholding	100%	100%	100%

Notes: The following information shall be furnished at the end of the statement:

1. Names of subsidiaries which are yet to commence operations – ***Not Applicable***
2. Names of subsidiaries which have been liquidated or sold during the year- ***Not Applicable***

PART "B": ASSOCIATES AND JOINT VENTURES

Statement pursuant to Section 129 (3) of the Companies Act, 2013 related to Associate Companies and Joint Ventures: NIL

Note: This Form is to be certified in the same manner in which the Balance Sheet is to be certified

For and Behalf of Board
AMPL Capital Limited
(Formerly known as Credent Global Finance Limited)

Sd/-
Aditya Vikram Kanoria
Managing Director
DIN: 07002410

Sd/-
Vikas Kataria
Director
DIN: 02855136

Dated: August 26, 2026
Place: Mumbai

ANNEXURE-II

ANNEXURE TO THE DIRECTOR'S REPORT ON CORPORATE GOVERNANCE

Corporate Governance is the set of best practices. Corporate governance refers to the set of systems, principles and processes by which a Company is governed. They provide the guidelines as to how the Company can be directed or controlled such that it can fulfill its goals and objectives in a manner that adds to the value of the Company and is also beneficial for all stakeholders in the long term. Stakeholders in this case would include everyone ranging from the Board of Directors, management, and shareholders to customers, employees and society. The Corporate Governance is a key element in enhancing investor confidence, promoting competitiveness and ultimately improving economic growth. The aim of "Good Corporate Governance" is to ensure commitment of the Board in managing the Company in a transparent manner for maximizing long-term value of the Company for its shareholders and protection of the rights of the shareholders and your Board of Directors are putting their best efforts to fulfill its commitment towards good Corporate Governance.

COMPANY'S PHILOSOPHY ON CORPORATE GOVERNANCE

Corporate Governance philosophy stems from our belief that corporate governance is a key element in improving efficiency and growth as well as enhancing investor confidence. The Corporate Governance philosophy is scripted as:

"As a good corporate citizen, the Company is committed to sound corporate practices based on conscience, openness, fairness, professionalism and accountability in building confidence of its various stakeholders in it thereby paving the way for its long term success."

The Company's philosophy of Corporate Governance is to strengthen the investor's trust and ensures a long term partnership that helps in achieving Company's objectives, meeting its obligations towards stakeholders, and is guided by a strong emphasis on transparency, accountability, integrity and environment responsibility. Our Company's framework is designed to enable the Board to provide strategic guidelines for the Company the effective over-sight of management. The respective roles and responsibilities of Board Members and Senior Executives are clearly defined to facilitate accountability to Company as well as its shareholders. This ensures a balance of authority so that no single individual has unfettered powers. Our Company has taken adequate steps to form various Committees at the Board level to focus attention on crucial issues before placing the same before the Board for consideration. These include 'Audit Committee' and 'Shareholders/Investors Grievance Committee' Independent Directors are appointed not merely to fulfill the listing requirement but for their diverse skills, experience and external objectivity that they bring to effectively perform their role to provide strategic direction and guidance and provide constructive support to management by asking the right questions and generating quality debates and discussions on major decisions.

MANDATORY REQUIREMENTS

BOARD OF DIRECTORS: The Board of Directors is the apex body constituted by shareholders, for overseeing the Company's overall functioning. It provides strategic direction, leadership and guidance to the Company's management as also monitors the performance of the Company with the objective of creating long term value for the Company's stakeholders.

I. CATEGORY AND COMPOSITION

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has a balanced mix of executive, non- executive and Independent Directors. As on date of this report, the Board of Directors consists of 7 (Seven) Directors, out of which 3 is Executive Director includes Managing Director, 1 Non-Executive Non Independent director and 3 are Non- Executive Independent Directors. Except the Independent Director, all other Directors are liable to retire by rotation as per provisions of the Companies Act, 2013.

During the year under review, 11 (Eleven) Board Meetings were held on May 30, 2025, July 21, 2025, August 13, 2025, October 10, 2025, October 14, 2025, November 14, 2025, February 05, 2026, February 13, 2026, February 17,

2026, February 19, 2026 and March 27, 2026.

The Company has held a minimum of one Board Meeting in each quarter and maximum gap between two consecutive meetings did not exceed prescribed limit of 120 days which is in compliance with the provisions of the Companies Act, 2013, Secretarial Standand-1 and Listing Regulations.

Concerned executives of the Company communicate the matters requiring approval of the Board to the Company Secretary, well in advance, so that these can be included in the agenda for the scheduled Board/Committee Meeting.

Agenda papers are sent to the Directors, well in advance, before the meetings. Draft Minutes of the Board and Committee meetings are circulated to the Directors for their comments thereon and, thereafter, noted by the Board/respective Committee in its next Meeting.

The following table, illustrates the composition of the Board, Director's attendance at Board Meetings held during the financial year under review and at the last AGM, number of Directorships held in other public companies, total number of committee positions held in other public companies, and names of other listed entities in which Directorship is held, including category of Directorships, as at March 31, 2026.

Name of Director & DIN	Category	No. of Board meetings attended during the year	Attendance at last AGM	No. of Directorship in other public Companies (including this listed entity)	No. of Committee position (in Audit/Stakeholder Committee(s)) in other public companies (including this listed entity)
Aditya Vikram Kanoria DIN: 07002410	Managing Director	11	Yes	02	01
Mandeep Singh DIN: 06395827	Executive Director	09	Yes	01	00
Mohit K Chheda DIN: 06594845	Non-Executive Director	11	Yes	01	01
Sulabh Jain DIN: 07739598	Independent Director	11	Yes	03	05
Shubhangi Agarwal DIN: 08135535	Independent Director	11	Yes	04	05
Vikas Kataria DIN: 02855136	Executive Director	09	Yes	01	00
Navneet Kumar DIN: 10725183	Independent Director	09	Yes	02	02

Mr. Samir Agarwal has been resigned from the position of Chief Executing Officer of the company w.e.f September 29, 2025

SEPARATE MEETING OF INDEPENDENT DIRECTORS

The Company's Independent Directors met once during the financial year 2025-26 on March 27th, 2026. Such meeting was conducted to enable the Independent Directors to discuss matters pertaining to the Company's affairs and put forth their views as well as on matters prescribed under Schedule IV of the Act.

The familiarization programme of the Directors can be accessed at www.amplcapital.com .

DISCLOSURE OF RELATIONSHIP BETWEEN DIRECTORS INTER-SE

None of the Director of the Company are related to each other.

CHART OR A MATRIX SETTING OUT THE SKILLS/EXPERTISE/COMPETENCE OF THE BOARD OF DIRECTORS

The Company's Board comprises qualified members who bring in the required skills, competence and expertise that allow them to make effective contributions to the Board and its committees. The Board members are committed to ensure that the Company's Board is in compliance with the highest standards of corporate governance.

In the table below, the specific areas of focus or expertise of Individual Board members have been highlighted. How ever, the absence of a mark against a member's name does not necessarily mean the member does not possess the corresponding qualification or skill.

Directors	Area of Expertise					
	Industrial Knowledge and Experience	Leadership Qualities	Financials Expertise	Corporate Governance	Understanding of relevant laws, rules, regulation and policy	Risk Management
Aditya Vikram Kanoria	✓	✓	✓	✓	✓	✓
Mandeep Singh	✓	✓	✓	✓	-	✓
Mohit K Chheda	✓	✓		✓	-	✓
Sulabh Jain	✓	✓	✓	✓	✓	-
Shubhangi Agarwal	✓	✓	✓	✓	✓	-
Vikas Kataria	✓	✓	✓	✓	-	✓
Navneet Kumar	✓	✓	✓	✓	✓	-

NUMBER OF SHARES HELD BY BOARD OF DIRECTORS AS ON MARCH 31, 2026

Details of the shareholding held by Board of Directors as on March 31, 2026 are given in the table below:

Name of Directors	Number of Shares	%age of Shareholding
Mr. Aditya Vikram Kanoria	80,73,210	13.14
Mr. Mandeep Singh	79,24,535	12.89
Mr. Mohit K Chheda	12,37,935	2.01
Mr. Sulabh Jain	0	0
Ms. Shubhangi Agarwal	0	0
Mr. Vikas Kataria	12,44,948	2.03
Mr. Navneet Kumar	0	0

CONFIRMATION OF INDEPENDENCE

The Independent Directors of your Company have confirmed that (a) they meet the criteria of Independence as prescribed under Section 149 of the Act and Regulation 16 of the Listing Regulations, (b) they are not aware of any circumstance or situation, which could impair or impact their ability to discharge duties with an objective independent judgement and without any external influence (c) their name were included in the data bank of Independent Directors maintained by Indian Institute of Corporate Affairs under Rule 6 (3) of the Companies (Appointment and Qualification of Directors) Rules, 2014. Further, in the opinion of the Board, the Independent Directors fulfil the conditions prescribed under the Listing Regulations and are independent of the management of the Company.

WHISTLE BLOWER POLICY/VIGIL MECHANISM

The Company has a Whistle Blower Policy encompassing Vigil Mechanism pursuant to the requirements of the section 177(9) of the Act and regulation 22 of the SEBI Listing Regulations and meeting the requirements under applicable RBI regulations. This mechanism enables directors, employees and value chain partners to report confidentially to the Management, without fear of victimisation, any unacceptable and/or unethical behaviour, suspected or actual fraud, violation of the Company's Code of Conduct or ethics policy and instances of leak or suspected leak of unpublished price sensitive information which are detrimental to the organisation's interest. It provides safeguards against victimisation of directors/employees/value chain partners who avail of the mechanism and allows direct access to the Chairman of the Audit Committee in exceptional cases. It also allows them to share their inputs or raise their concerns anonymously at the dedicated link provided for it. The policy has been appropriately communicated to the employees within the organisation and has also been hosted on the Company's website which can be accessed at www.amplcapital.com.

COMMITTEE OF DIRECTORS

Given below is the composition and the terms of reference of various Board constituted Committees, inter alia including the details of meetings held during the year and attendance thereat. All Committee decisions are taken, either at the meetings of the Committee or by passing of circular resolutions. The Company Secretary acts as the secretary for all Board constituted Committees.

AUDIT COMMITTEE:

The Audit Committee functions according to its Charter that defines its composition, authority, responsibility and reporting functions in accordance with Section 177 of the Act, Regulation 18(3) read with Part C of Schedule II of the SEBI Listing Regulations and US regulations applicable to the Company and is reviewed from time to time. Whilst, the terms of reference is available on the Company's website www.amplcapital.com , given below is a gist of the responsibilities of the Audit Committee, after incorporating therein the regulatory changes mandated under the Listing Regulation:

i. Reviewing with the management, quarterly/annual financial statements before submission to the Board, focusing primarily on:

- The Company's financial reporting process and the disclosure of its financial information, including earnings, press release, to ensure that the financial statements are correct, sufficient and credible;
- Reports on the Management Discussion and Analysis of financial condition, results of Operations and the Directors' Responsibility Statement;
- Major accounting entries involving estimates based on exercise of judgment by Management;
- Compliance with accounting standards and changes in accounting policies and practices as well as reasons thereof;
- Draft Audit Report, qualifications, if any and significant adjustments arising out of audit;
- Scrutinize inter corporate loans and investments; and;
- Approval or any subsequent modification of transactions with related parties, including omnibus related party transactions.

ii. Review the statement of uses/applications of funds by major category and the statement of funds utilized for purposes other than as mentioned in the offer document / prospectus / notice and the report submitted by the monitoring agency monitoring the utilization of proceeds of a public or rights or private placement issue, and make appropriate recommendations to the Board to take up steps in this matter. These reviews are to be conducted till the money raised through the issue has been fully spent.

iii. Review with the management, statutory auditor and internal auditor, adequacy of internal control systems, identify weakness or deficiencies and recommending improvements to the management.

iv. Recommend the appointment/removal of the statutory auditor, cost auditor, fixing audit fees and approving nonaudit/consulting services provided by the statutory auditors' firms to the Company and its subsidiaries; evaluating auditors' performance, qualifications, experience, independence and pending proceedings relating to professional misconduct, if any.

v. Review the adequacy of internal audit function, including the structure of the internal audit department, staffing and seniority of the chief internal auditor, coverage and frequency of internal audit, appointment, removal, performance and terms of remuneration of the chief internal auditor.

vi. Discuss with the internal auditor and senior management, significant internal audit findings and follow up thereon.

vii. Review the findings of any internal investigation into matters involving suspected fraud or irregularity or a failure of internal control systems of a material nature and report the matter to the Board.

viii. Discuss with the statutory auditor before the audit commences, the nature and scope of audit, as well as conduct post-audit discussions to ascertain any area of concern.

ix. Review the functioning of the Vigil Mechanism under the Whistle-Blower policy of the Company.

x. Review the financial statements and investments made by subsidiary companies and subsidiary oversight relating to areas such as adequacy of the internal audit structure and function of the subsidiaries, their status of audit plan and its execution, key internal audit observations, risk management and the control environment.

xi. Look into reasons for any substantial defaults in payment to the depositors, debenture holders, shareholders (in case of non-payment of declared dividend) and creditors, if any.

xii. Review the effectiveness of the system for monitoring compliance with laws and regulations.

xiii. Approve the appointment of CFO after assessing the qualification, experience and background etc. of the candidate.

xiv. To approve and review policies in relation to the implementation of the Tata Code of Conduct for Prevention of Insider Trading and Code of Corporate Disclosure Practices ("Code") to note the dealings by Designated Persons in securities of the Company and to provide directions on any penal action to be initiated, in case of any violation of the Code.

As on date of this report, the Committee comprises 3 (Three) members, who are financially literate and have relevant finance and/or audit exposure. During the period under review, 4 (Four) Audit Committee Meetings were held on May 30, 2025, August 13, 2025, November 11, 2025, February 13, 2026.

The composition of the Audit Committee and attendance of its Members at its meetings held during the year is as follows:

Name of Member	Category	No. of Meetings held during the Year	No. of Meetings attended
Sulabh Jain	Chairman	04	04
Shubhangi Agarwal	Member	04	04
Aditya Vikram Kanoria	Member	04	04

NOMINATION AND REMUNERATION COMMITTEE:

The NRC of the Company functions according to its terms of reference, that defines its objective, composition, meeting requirements, authority and power, responsibilities, reporting and evaluation functions in accordance with Section 178 of the Act and Regulation 19 read with Part D of Schedule II of the SEBI Listing Regulations. The suitably revised terms of reference enumerated in the Committee Charter, after incorporating therein the regulatory changes mandated under the SEBI Listing Regulations, are as follows:

- Recommend the set up and composition of the Board and its Committees including the "formulation of the criteria for determining qualifications, positive attributes and independence of a director". The Committee 60 periodically reviews the composition of the Board with the objective of achieving an optimum balance of size, skills, independence, knowledge, age, gender and experience.
- Support the Board in matters related to the setup, review and refresh of the Committees.
- Devise and review a policy on Board diversity.
- Recommend the appointment / reappointment or removal of Directors, in accordance with the criteria laid down, including IDs on the basis of their performance evaluation report.
- Identify and recommend to the Board appointment or removal of Key Managerial Personnel ('KMP') and Senior Management of the Company in accordance with the criteria laid down. In case of appointment of CFO, the Committee shall identify persons, to the Audit Committee and the Board of Directors of the Company.
- Carry out evaluation of every Director's performance and support the Board, its Committees and individual Directors, including "formulation of criteria for evaluation of Independent Directors and the Board"
- Oversee the performance review process for the KMP and Senior Management of the Company with a view that there is an appropriate cascading of Company's goals and targets and on an annual basis, review the performance of the Directors, KMP and Senior Management and recommend their remuneration.
- Recommend the Remuneration Policy for Directors, KMP, Senior Management and other employees.

As on date of this report the Committee comprises 2 Independent Director and 1 Non-Executive (Non Independent) Director. The Chairperson of the NRC also attended the last Annual General Meeting of the Company. During the period under review, 2 NRC meetings were held on July 21, 2025 and February 04, 2026. The requisite quorum was present for all the meetings.

The composition of the NRC and attendance of its Members at its meetings held during the year is as follows:

Name of Member	Category	No. of Meeting held during the Year	No. of meeting attended
Sulabh Jain	Chairman	02	02
Mohit K Chheda	Member	02	02
Shubhangi Agarwal	Member	02	02

The performance evaluation criteria for Non-Executive Directors, including IDs, is determined by the NRC. An indicative list of factors that were evaluated include participation and contribution by a director, commitment, effective deployment of knowledge and expertise, effective management of relationship with stakeholders, role in Board constituted committees, integrity and maintenance of confidentiality and independence of behavior and judgment.

STAKEHOLDER'S RELATIONSHIP COMMITTEE ('SRC')

The SRC functions in accordance with Section 178 of the Act and Regulation 20 read with Part D of Schedule II of

the SEBI Listing Regulations. The suitably revised terms of reference enumerated in the Committee Charter, after incorporating therein the regulatory changes mandated under the SEBI Listing Regulations, are as follows:

- Approve issue of duplicate certificates for securities and transmission of securities.
- Resolve grievances of security holders of the Company, including complaints related to transfer/transmission of shares, non-receipt of annual report, non-receipt of declared dividends, issue of new/duplicate certificates, general meetings etc.
- Review measures taken for effective exercise of voting rights by shareholders.
- Review adherence to the service standards adopted by the Company in respect of various services being rendered by the Registrar & Share Transfer Agent.
- Review various measures and initiatives taken by the Company for reducing the quantum of unclaimed dividends and ensuring timely receipt of dividend warrants/annual reports/statutory notices by the Shareholders of the Company.
- Carry out any other function as is referred by the Board from time to time or enforced by any statutory notification / amendment or modification as may be applicable.

As on date of this report, the Committee comprises 2 Independent Directors and 1 is Non-Executive (Non Independent) Director. The Chairperson of the SRC also attended the last Annual General Meeting of the Company. During the period under review, 1 SRC meetings were held on December 26, 2025. The requisite quorum was present for all the meetings.

The composition of the SRC and attendance of its Members at its meetings held during the year is as follows:

Name of Member	Category	No. of Meeting held during the Year	No. of meeting attended
Mohit K Chheda	Chairman	01	01
Sulabh Jain	Member	01	01
Shubhangi Agarwal	Member	01	01

COMPLIANCE OFFICER OF THE COMPANY

Ms. Preeti Sethi, Company Secretary is the Compliance Officer for complying with the requirements of the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 1992 & SEBI (LODR), Regulation, 2015 and is responsible for complying with the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 with the Stock Exchanges.

INVESTORS' GREVIANCES/COMPLAINTS

There was no investor grievance pending at the beginning of the financial year. During the financial year, the Company received four (4) investor complaints on the Scores Portal of SEBI. All such complaints were duly addressed and resolved within the prescribed timelines. Consequently, no investor complaint/grievance remained pending as on the closure of the financial year on the Scores Portal of SEBI.

Further, no investor complaints being received from Registrar and Share Transfer Agent (RTA).

CODE OF CONDUCT

The Board of the Company has laid down Code of Conduct for all the Board members of the Company and Senior Management as well and the same has been posted on Website of the Company. Annual Compliance Report for the year ended March 31, 2026 has been received from all the Board members and senior management of the Company regarding the compliance of all the provisions of Code of Conduct. Declaration regarding compliance by Board members and senior management personnel with the Company's Code of Conduct is hereby attached as annexure to this report.

MATERIAL NON-LISTED SUBSIDIARY COMPANIES

SEBI (LODR), Regulation, 2015 defines a 'material non-listed Indian subsidiary' as an unlisted subsidiary, incorporated in India, whose turnover or net worth (i.e. paid-up capital and free reserves) exceeds 20% of the consolidated turnover or net worth respectively, of the listed holding Company and its subsidiaries in the immediately preceding accounting year.

"Credent Asset Management Services Private Limited" (CAMS) is a material unlisted Subsidiary". CAMS was incorporated on September 17, 2014 and the Registered Office situated at Mumbai.

The Statutory Auditor of CAMS is M/s Kapish Jain & Associates and it was appointed on September 27th, 2023.

REMUNERATION OF DIRECTORS

(a) Remuneration to Executive Directors

Mr. Aditya Vikram Kanoria (Managing Director and Chief Financial Officer) of the Company.

Mr. Aditya Vikram Kanoria has received remuneration of an amount INR 50,40,000/-(Rupees Fifty Lakhs Forty Thousand Only) in Financial Year 2025-26.

Mr. Mandeep Sing has not received any remuneration and sitting fees for attending Board and Committee Meetings during the Financial Year 2025-26.

(b) Remuneration to Non-Executive Directors

Mr. Mohit K Chheda, Mr. Sulabh Jain and Ms. Shubhangi Agarwal, Non-Executive Directors, are entitled to receive sitting fees for attending Board and Committee Meetings only.

The details of sitting fees to the Non- Executive Directors for the year ended March 31, 2026 are as follows:

(Amount in Rs.)

Name of Director	Board Meetings	Committee Meetings	Total
Mr. Mohit K Chheda	-	-	-
Mr. Sulabh Jain	1,75,000	25,000	2,00,000
Ms. Shubhangi Agarwal	75,000	25,000	1,00,000
Mr. Navneet Kumar	90,000	-	90,000

Other than holding equity shares and payment of sitting fees, the Non-Executive Directors did not have any pecuniary relationship or transactions with the Company during the year.

(c) Criteria for making payment to Non-Executive Directors:

The Company considers the time and efforts put in by the Non-Executive Directors in deliberations at Board/Committee meetings. They are remunerated by way of sitting fees for attending the meetings and through commission, if any, approved by the Board and members of the Company. The criteria have been defined in the Nomination and Remuneration Policy of the Company. The criteria is also displayed on Company's website https://amplcapital.com .

(d) Details of Service Contracts, Notice Period, etc. of all the Directors for the financial year 2025-26:

Appointment of Executive Director and Managing Director is contractual and Services of the Executive Director and Managing Director may be terminated by either party, giving the other party three months' notice. There is no separate provision for payment of severance pay.

GENERAL BODY MEETINGS

(a) Annual General Meetings:

Financial Year	Date	Time	Location
2024-25	September 26, 2025	03:30 P.M.	Meeting conducted through Video conferencing / other Audio visual means facility pursuant to the MCA Circular
2023-24	September 30, 2024	03:00 P.M.	Meeting conducted through Video conferencing / other Audio visual means facility pursuant to the MCA Circular
2022-23	September 28, 2023	03:30 P.M.	Meeting conducted through Video conferencing / other Audio visual means facility pursuant to the MCA Circular

(b) Special resolution passed during last three AGMs:

The details of the Special Resolution passed during last three AGM are mentioned below:-

AGM	Special Resolution Passed
35th AGM	(a) To Approve the appointment of Mr. Vikas kataria (DIN:02855136) as an Executive Director of the Company; (b) To Approve the appointment of Mr. Navneet Kumar (DIN:10725138) as an Independent Director of the Company; (c) To Approve the Appointment Of Secretarial Auditor; (d) To Consider and Approve Material Related Party Transaction with Credent Asset Management Services Private Limited; (e) To Consider and Approve Material Related Party Transaction with Credent Investment Private Limited; (f) To Consider and Approve Material Related Party Transaction with Credent Property Advisory Private Limited; (g) To Consider and Approve Material Related Party Transaction with Credent Alpha LLP; (h) To Consider and Approve Material Related Party Transaction with AZH Consultants LLP; (i) To Consider and Approve Material Related Party Transaction with Bengal Tiger Capital Advisors LLP; (j) To Consider and Approve Material Related Party Transaction with D.P Jewelline Private Limited; (k) To Consider and Approve Material Related Party Transaction with Deep Finance Limited; (l) To Consider and Approve Material Related Party Transaction with Everence Technologies Private Limited; (m) To Consider and Approve Material Related Party Transaction with DP Polymers & Chemicals Private Limited.
34th AGM	(a) To Consider and Approve Material Related Party Transaction With Credent Asset Management Services Private Limited. (b) To Consider and Approve Material Related Party Transaction With Credent Investment Private Limited.

	(c) To Consider and Approve Material Related Party Transaction With Credent Property Advisory Private Limited. (d) To Consider and Approve Material Related Party Transaction With Credent Alpha LLP. (e) To Consider and Approve Material Related Party Transaction With AZH Consultants LLP. (f) To Consider and Approve Material Related Party Transaction With Bengal Tiger Capital Advisors LLP. (g) To Approve in revision of the remuneration and increase in the limit of Managerial Remuneration payable to Mr. Aditya Vikram Kanoria, Managing Director in excess of 5% of the net profit of the company. (h) To Approve sub-division/split of every 1 (one) equity share of the company having face value of Rs. 10/- (Rupees Ten) each fully paid up into 5 (five) equity shares of face value of Rs. 2/- (Rupees Two each). (i) To Alteration in Capital Clause of the Memorandum of Association of the company.
33rd AGM	(a) To Consider and Approve Material Related Party Transaction With Credent Asset Management Services Private Limited (b) To Consider and Approve Material Related Party Transaction With Credent Investment Private Limited (c) To Consider and Approve Material Related Party Transaction With Credent Property Advisory Private Limited. (d) To Consider and Approve Material Related Party Transaction With Credent Alpha LLP. (e) To Consider and Approve Material Related Party Transaction With AZH Consultants LLP. (f) Amendment in the Clause IX (Alteration of Share Capital) of Articles of Association of the Company.

(c) Whether any Special Resolution(s) passed through Postal Ballot during Financial Year 2025-26

The details of the special resolution passed through Postal Ballot during the financial year 2025-26 are mentioned below: **Not Applicable**

Particulars of Resolution	Type of Resolution	No. of Votes polled	No. of Votes in favour	No. of Votes in against	No. of Invalid votes
-NA-					

(d) Whether any Special Resolution(s) are proposed to be passed through Postal Ballot

No resolution is proposed to be passed by way of Postal Ballot at the ensuing Annual General Meeting.

(e) Procedure for Postal Ballot

- The notices containing the proposed resolutions and explanatory statements thereto are sent to the registered postal/email addresses of all shareholders of the Company along with a Postal Ballot Form and a postage pre paid business reply envelope containing the address of the Scrutinizer appointed by the Board for carrying out postal ballot process.
- The Postal Ballot Forms/e-voting received within 30 days of dispatch are considered by the Scrutinizer.
- The Scrutinizer submits his report to the Chairman of the Company or a person authorized by him, who on the basis of the report announces the results.
- The Company has entered into an agreement with Central Depository Services Limited (CDSL) for providing e-voting facility to its shareholders. Under this facility, shareholders are provided an electronic platform to participate and vote on the proposals of the Company.

MEANS OF COMMUNICATIONS

The Company recognizes communication as a key element to the overall Corporate Governance framework, and

therefore emphasizes on prompt, continuous, efficient and relevant communication to all external constituencies.

Financial Results: The Quarterly, Half Yearly and Annual Results are regularly submitted to the BSE Limited (BSE) as well as uploaded on the Company's website and are published in newspapers, namely the Financial Express and Pratahkal (Marathi).

Additionally, the results and other important information are also periodically updated on the Company's website www.amplcapital.com.

Website: The Company's website is a comprehensive reference on its leadership, management, vision, policies, corporate governance, sustainability and investor relations. The Members can access the details of the Board, the Committees, Policies, Board committee Charters, financial information, statutory filings. In addition, various downloadable forms required to be executed by the shareholders have also been provided on the website of the Company.

Annual Report: The information regarding the performance of the Company is shared with the shareholders vide the Annual Report. The Annual Reports for FY 2025-26 are being sent in electronic mode, to all members who have registered their email ids for the purpose of receiving documents / communication in electronic mode with the Company and / or Depository Participants. The Annual Reports are also available in the Company's website www.amplcapital.com.

Electronic Communication: The Company had during FY 2025-26 sent various communications including Annual Reports, by email to those shareholders whose email addresses were registered with the Company / Depositories. In support of the 'Green Initiative' the Company encourages Members to register their email address with their Depository Participant or the Company, to receive soft copies of the Annual Report, Notices and other information disseminated by the Company, on a real-time basis without any delay.

Scores: A centralised web based complaints redress system 'Scores' which serves as a centralised database of all complaints received, enables uploading of Action Taken Reports by the concerned companies and online viewing by the investors of actions taken on complaint and its current status.

GENERAL INFORMATION FOR MEMBERS

Annual General Meeting:

Date and Time:	Friday, September 25, 2026 and 03:30 P.M.
Venue:	In view of the continuing COVID-19 pandemic, the Ministry of Corporate Affairs and SEBI vide its relevant circulars, has permitted the holding of the Annual General Meeting through video-conferencing / other audio visual means ('VC / OAVM'), without the physical presence of the Members at a common venue. In compliance with the provisions of the Act, MCA Circulars and SEBI Circulars, the AGM of the Company is being held through VC / OAVM.

As required under Regulation 36(3) of the SEBI Listing Regulations and Secretarial Standards 2 on General Meetings, details of Director seeking appointment / re-appointment at this AGM are given in the Annexure to the Notice of the forthcoming AGM.

Financial Year: April 01st to March 31st

Book Closure and Dividend Payment Dates:

Book Closure date, i.e., from 19th September, 2026 to 25th September, 2026. Further, no dividend has been recommended for the year ended March 31, 2026.

Listing:

The name of the Stock Exchange at which the securities of the Company are listed and the respective scrip code are as under:

Name of the Stock Exchange	Security Listed	Scrip Code
BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400001	Equity Shares	539598

Listing fees for the financial year 2025-26 and 2026-27 have been paid to the Stock Exchange where the shares of the Company are listed.

Registrar and Share Transfer Agent

For share related matters, members are requested to correspond with the Company's Registrar and Share Transfer Agent – Beetal Financial & Computer Services Private Limited quoting their Folio No. / DP ID & Client ID at the following address:

Beetal Financial & Computer Services Private Limited
Beetal House, 3rd Floor, 99 Madangir
Behind Local Shopping Centre, Near Dada Harsukhdas Mandir,
New Delhi-110062
Tel: 011-29961281, 29961282, E-mail: beetalrta@gmail.com , Website: www.beetalfinancial.com

Share Transfer System

Shareholders' requests for transfer / transmission of equity shares and other related matters are handled by Registrar and Transfer Agent and are effected within stipulated timelines, if all the documents are valid and in order.

Further, SEBI has, vide its circular dated 25th January, 2022, mandated companies to issue its securities in demat form only while processing various service requests such as issue of duplicate share certificates, sub-division, consolidation, transmission, etc. to enhance ease of dealing in securities markets by investors

In view of the aforesaid, Members who are holding shares in physical form are hereby requested to convert their holdings in electronic mode to avail various benefits of dematerialisation.

Information for Physical Shareholders

Pursuant to SEBI Circular dated 3rd November, 2021 read with SEBI Circulars dated 14th December, 2021 and 25th January, 2022 on Common and Simplified Norms for processing Investor's Service, shareholders holding shares in physical form, to furnish the following documents mandatorily to Company/ our Registrar & Share Transfer Agent (RTA) on urgent basis, failing which all such physical folios shall stand frozen with effect from April 1, 2023, by the RTA of the Company. The shareholders with frozen folio shall not be eligible to lodge grievance or avail service request from the RTA and further shall not be eligible for receipt of dividend in physical mode:

(i) Valid PAN including of all Joint Shareholders duly linked with Aadhaar and KYC details (Form ISR-1)
(ii) Bank Account details (Bank Name, Branch, Bank Account No, IFSC Code and MICR code) (Form ISR-1)
(iii) Address with Pin code, Email id and Mobile Number (Form ISR-1)
(iv) Specimen Signature (Form ISR-2)
(v) Registration of Nominee (Form No. SH-13) or Declaration for opting-out of Nomination (Form ISR-3)

Soft copy of the above forms are available on the website of the Company as well as website of the Registrar and Share transfer agent of the Company.

Further all the shareholders who have not dematerialized their shares, are also advised to get their shares converted into Demat/electronic form to get inherent benefits of dematerialization.

Distribution of Shareholding as on March 31, 2026

Sr. No.	Category	No. of Shares	Shareholding as a %of total number of Shares
A	Promoter & Promoter Group	1,59,97,745	**26.03**
B	Public Shareholding	4,54,63,485	**73.97**
1.	Foreign Portfolio Investors/ Institutional Investors Category I	97,50,000	15.86
2.	Directors and their Relatives (excluding Independent Directors and Nominee Directors)	1,21,46,669	19.76
3.	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	58,62,918	9.54
4.	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	77,80,494	12.66
5.	Bodies Corporates	72,45,171	11.79
6.	Non-Resident Indians	19,56,851	3.18
7.	Any Other (Clearing Members and HUF)	7,21,382	1.17
Total		**6,14,61,230**	**100.00**

Dematerialisation of Shares

The shares of the Company fall under the category of confirming delivery in dematerialized mode by all categories of investors. The Company has signed agreements with National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL). 57,795,230 equity shares constituting 94.03% of total issued Share Capital of the Company were in dematerialized form as on March 31, 2026. Under the Depository System, the International Securities Identification Number (ISIN) allotted to the Company's shares is INE727C01024.

Liquidity

The Equity Shares of the Company are frequently traded on the BSE Limited.

Outstanding GDRs/ADRs/Warrants or any Convertible instruments, conversion date and likely impact on equity:

The Company has not issued any GDRs/ADRs or any convertible instruments in the past and hence, as on March 31, 2026, the Company does not have any outstanding GDRs / ADRs or any convertible instruments.

Commodity price risk or foreign exchange risk and hedging activities:

The Company does not deal in commodities and hence the disclosure pursuant to SEBI Circular dated November 15, 2018 is not required to be given.

ADDRESS FOR CORRESPONDENCE

Corporate / Registered Office:
Unit No. 1216, 12th Floor, C-wing, ONE BKC, G Block,
Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East),
Mumbai, Maharashtra, 400051

Address Of The Registrar And Share Transfer Agent:
Beetal Financial and Computer Services Pvt Ltd
Beetal House, 3rd Floor, 99 Madangir
Behind Local shopping centre, Near Dada Harsukhdas Mandir,
New Delhi-110062
Telephone: 011-29961281, 29961282

CODES AND POLICIES

The Company has established the following salient codes and policies:

(a) Code of Conduct for Directors and Senior Management:

The Company has formulated and implemented a Code of Conduct for all Board members and Senior Management. Requisite annual affirmations of compliance with the Code have been received from the Directors and Senior Management of the Company. The Code of Conduct is posted on the Company's website i.e. www.amplcapital.com.

(b) Code of Conduct for Insider Trading:

The Company has formulated and implemented a Code of Conduct for Prevention of Insider Trading with a view to regulate trading in securities of the Company by its Designated Persons. Dealing in the shares of the Company by the Designated Persons is effectively monitored for ensuring compliance with the Code.

The Company has also implemented Policy and procedure for inquiry in case of leak or suspected leak of Unpublished Price Sensitive Information, pursuant to the SEBI (Prohibition of Insider Trading) Regulations, 2015. Dealing in the shares of the Company by the Designated Persons is effectively monitored for ensuring compliance with the Code. Report on dealing in the shares of the Company by the Designated Persons is placed before the Chairman of the Audit Committee and the Board.

(c) Code of Practices and Procedures for fair Disclosure of Unpublished Price Sensitive Information (UPSI)

The Company has adopted a Code of Practices and Procedures for Fair Disclosure of UPSI with a view to facilitate prompt, uniform and universal dissemination of UPSI. Pursuant to the Insider Trading Regulations the Code also includes the Policy for Determination of Legitimate Purposes. The Code is posted on the Company's website www.amplcapital.com.

(d) Policy for Determining Materiality of Events and Information

The Company has adopted a Policy for Determining Materiality of Events and Information for the purpose of making disclosure to the Stock Exchange. This policy aims to ensure timely and adequate disclosure of all material and price sensitive information to the Stock Exchange. The Policy is displayed on Company's website www.amplcapital.com.

(e) Policy for Preservation of Documents

The Company has a Policy for Preservation of Documents. The Policy facilitates preservation of documents in compliance with the laws applicable to various functions and departments of the Company.

(f) Policy for Determining Material Subsidiaries

This policy is displayed on the Company's website. The web link for the same is www.amplcapital.com.

(g) Policy on Materiality of Related Party Transactions and Dealing with Related Party Transactions

This policy is displayed on the Company's website. The web-link for the same is www.amplcapital.com.

(h) Whistle Blower Policy

The Company has a robust Whistle Blower Policy to make the workplace at the Company conducive to open communication regarding business practices. It enables the Directors and full time employees to voice their concerns or disclose or report fraud, unethical behaviour, violation of the Code of Conduct, questionable accounting practices, grave misconduct, etc. without fear of retaliation/ unlawful victimization/ discrimination which is a sine qua non for an ethical organization.

The Whistle Blower Policy has been posted on the Company's website www.amplcapital.com. The Audit Committee periodically reviews the functioning of the Policy. During the year, no Director or full-time employee was denied access to the Audit Committee.

(i) Nomination and Remuneration Policy

The Company has a Policy on appointment and remuneration of Directors, Key Managerial Personnel ('KMP') and Senior Management / other employees ('Employees') of the Company.

The Policy aims to ensure that the persons appointed as Directors, KMP and Employees possess requisite qualifications, experience, expertise and attributes commensurate to their positions and level and that the composition of remuneration to such persons is fair and reasonable and sufficient to attract, retain and motivate the personnel to manage the Company successfully. The Policy contains, inter alia, provisions pertaining to qualification, attributes and process of their appointment and removal as well as components of remuneration. The Policy is displayed on the Company's website and the web-link for the same is www.amplcapital.com.

STATUTORY DISCLOSURES

No transactions of material nature have been entered into by the Company with any of the promoters, Directors, their related companies, firms, subsidiaries or relatives etc. that may have a potential conflict with interest of the Company. The Company has not been penalized, nor have any structures been passed by the Stock Exchanges, SEBI etc.

NO DISQUALIFICATION CERTIFICATE FROM COMPANY SECRETARY IN PRACTICE

The Company has obtained a Certificate from M/s Sumit Bajaj & Associates, Company Secretaries confirming that none of the Directors on the board of the Company have been debarred or disqualified from being appointed or continuing as Directors of Companies by the Board/Ministry of Corporate Affairs or any such statutory authority, as stipulated under Regulation 34 (3) of SEBI (LODR) which forms part of this Report as **Annexure - A.**

DISCLOSURES

(a) The Company has also formulated a policy on dealing with the Related Party Transactions and necessary approval of the Audit Committee, Board of Directors and shareholders are taken wherever required in accordance with the Policy. The Related Party Transaction policy is disseminated on the website of the Company and the details of Related party transactions are given at Note No. 32 of Notes to the Financial Statements in the Annual Report.

(b) Detailed notes on risk management are included in the Management Discussion Analysis section.

(c) The Company has complied with the requirements specified in Regulation 17 to 27 and Clause (b) to (i) of sub regulation 2 of Regulation 46 of SEBI Listing Regulations, 2015, as amended from time to time.

(d) Details of total fees paid to Statutory Auditors are provided in Note No. 28 to the financial Statements forming part of Annual Report.

(e) During the year under review, the Company has raised funds through QIP on Private Placement basis.

(f) The Company has a policy on prevention of sexual harassment at the workplace. The Company has complied with the provisions relating to the constitution of Internal Complaints Committee under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.During the FY 2025-26, there were no complaints received.

COMPLIANCE WITH THE REGULATIONS RELATED TO CORPORATE GOVERNANCE IN THE SEBI LISTING REGULATIONS, 2015

(a) Mandatory Requirements

The Company has complied with mandatory requirements relating to corporate governance as prescribed in Listing Regulations.

(b) Extent to which Discretionary Requirements have been adopted:

The status of adoption of non-mandatory/discretionary requirements as specified in Regulation 27(1) read with Part E of Schedule II of the Listing Regulations is given below:

- **The Board**
  The Chairman is Non-Executive Non Independent Director.

- **Shareholders' Rights**
  As the quarterly, half-yearly and yearly performance are published in the newspapers and are posted on the Company's website, the same are not being sent separately to each household of the shareholders.

- **Modified Opinion(s) in Audit Report**
  The Company's financial statement for the financial year ended March 31, 2026 does not contain any modified opinion.

- **Reporting of Internal Auditor**
  Internal Audit reports to the Audit Committee.

RISK MANAGEMENT

The Company has in place a Risk Management policy, which lays down a robust and dynamic process for identification and mitigation of risks. This policy has been adopted by the Audit Committee as well as the Board of Directors of the Company. The Audit Committee reviews the management and mitigation plan from time to time.

DECLARATION

None of the Director of the Company is a Director (including any alternate directorship) of more than 20 Companies as per the provisions of Section 165 of the Companies Act, 2013 and member of more than 10 committees or Chairman of more than 5 committees across all companies in which he is a Director.

RECONCILIATION OF SHARE CAPITAL AUDIT REPORT

To reconcile the total admitted capital with NSDL & CDSL and the total issue and listed capital, A Reconciliation of Share Capital Audit Report under Regulation 76 of Depository Participants Act, is carried out by a Company Secretary in Practice on Quarterly basis.

For **AMPL Capital Limited**
(Formerly known as Credent Global Finance Limited)

Sd/-
Aditya Vikram Kanoria
Managing Director
DIN: 07002410

Date: August 26, 2026
Place: Mumbai

DECLARATION REGARDING COMPLIANCE BY BOARD MEMBERS AND SENIOR MANAGEMENT PERSONNEL WITH THE COMPANY'S CODE OF CONDUCT

This is to confirm that the Company has adopted a Code of Conduct for its employees including the Managing Director. The Code of Conduct as adopted is available on the Company's website. I confirm that the Company has in respect of the Financial Year ended March 31, 2026, received from the Senior Management team of the Company and the members of the Board, a declaration of Compliance with the Code of Conduct as applicable to them.

For **AMPL Capital Limited**
(Formerly known as Credent Global Finance Limited)

Sd/-
Aditya Vikram Kanoria
Managing Director
DIN: 07002410

Date: August 26, 2026.
Place: Mumbai

CFO CERTIFICATION IN RESPECT OF FINANCIAL STATEMENTS AND CASH FLOW STATEMENT (PURSUANT TO REGULATION 17 (8) OF SEBI (LISTING OBLIGATIONS & DISCLOSURE REQUIREMENTS), REGULATIONS, 2015 FOR THE FINANCIAL YEAR ENDED MARCH 31, 2026

We have reviewed the Financial Statements and the Cash Flow Statement for the year ended 31st March 2026 and we hereby certify and confirm to the best of our knowledge and belief the following:

a.) The Financial Statements and Cash Flow statement do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.

b.) The Financial Statements and the Cash Flow Statement together present a true and fair view of the affairs of the Company and are in compliance with existing accounting standards, applicable laws and regulations.

c.) There are no transactions entered in to by the Company during the year ended 31st March 2026 which are fraudulent, illegal or violative of Company's Code of Conduct.

d.) We accept responsibility for establishing and maintaining internal controls for Financial Reporting and we have evaluated the effectiveness of these internal control systems of the Company pertaining to financial reporting. Deficiencies noted, if any, are discussed with the Auditors and Audit Committee, as appropriate, and suitable actions are taken to rectify the same.

e.) There have been no significant changes in the above-mentioned internal controls over financial reporting during the relevant period.

f.) That there have been no significant changes in the accounting policies during the relevant period.

g.) We have not noticed any significant fraud particularly those involving the, management or an employee having a significant role in the Company's internal control system over Financial Reporting.

For **AMPL Capital Limited**
(Formerly known as Credent Global Finance Limited)

Sd/-
Aditya Vikram Kanoria
Chief Financial officer

Date: August 26, 2026
Place: Mumbai

PRACTISING COMPANY SECRETARIES' CERTIFICATE ON CORPORATE GOVERNANCE

To

The Members of
AMPL Capital Limited
(Formerly known as Credent Global Finance Limited)
Unit No. 1216, 12th Floor, C-Wing, One BKC,
G Block, Opposite Bank of Baroda, Bandra Kurla
Complex, Bandra (E), Mumbai-400051.

We have examined the compliance of the conditions of Corporate Governance by Credent Global Finance Limited for the year ended 31st March, 2026 as stipulated under Regulations 17 to 27, clauses (b) to (i) and (t) of sub regulation (2) of Regulation 46 and para C, D & E of Schedule V of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations").

The compliance of the conditions of Corporate Governance is the responsibility of the management. Our examination was limited to the review of procedures and implementation thereof, as adopted by the Company for ensuring compliance with conditions of Corporate Governance. It is neither an audit nor an expression of opinion on the financial statements of the Company.

In our opinion and to the best of our information and according to the explanations given to us, and the representations made by the Directors and the Management and considering the relaxations granted by the Ministry of Corporate Affairs and Securities and Exchange Board of India, we certify that the Company has complied with the conditions of Corporate Governance as stipulated in the SEBI Listing Regulations for the year ended on March 31, 2026.

We further state that such compliance is neither an assurance as to the future viability of the Company nor the efficiency or effectiveness with which the management has conducted the affairs of the Company.

For Sumit Bajaj & Associates
(Practicing Company Secretary)
FRN: S2019DE677200

Sd/-
CS Sumit Bajaj
(Proprietor)
C. P. No: 23948
M. No.: 45042

Date: August 26, 2026
Place: Delhi
UDIN: A045042H001341700

ANNEXURE-A

CERTIFICATE OF NON-DISQUALIFICATION OF DIRECTORS

(Pursuant to Regulation 34(3) and Schedule V Para C Clause(10) (i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
The Members of
AMPL Capital Limited
(Formerly known as Credent Global Finance Limited)
Unit No. 1216, 12th Floor, C-Wing,
One BKC, G Block, opposite bank of Baroda,
Bandra Kurla Complex, Bandra (E), Mumbai-400051

Dear sir,

Sub: **Certificate pursuant to Clause 10 (i) of Part C of Schedule V of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

AMPL Capital Limited (Formerly known as Credent Global Finance Limited) (CIN: L65910MH1991PLC404531) ("the Company"), a Listed Public Limited Company incorporated under the provisions of the erstwhile Companies Act, 1956 whose equity shares are listed on the BSE Limited ("**BSE**"), has approached us to issue certificate confirming that none of the directors on the Board of the Company have been debarred or disqualified from being appointed or continuing as director of the Company by the Securities and Exchange Board of India (SEBI or Board)/Ministry of Corporate Affairs or any such statutory authority and based on the individual confirmations received from the Board of Directors of the Company who were in their respective office as on March 31, 2026 viz.

Sr. No.	Name of the Director	DIN
1.	Aditya Vikram Kanoria	07002410
2.	Mandeep Singh	06395827
3.	Mohit K Chheda	06594845
4.	Vikas Kataria	02855136
5.	Sulabh Jain	07739598
6.	Shubhangi Agarwal	08135535
7.	Navneet Kumar	10725138

and we certify that, none of the directors on the Board of the Company have been debarred or disqualified from being appointed or continuing as directors of companies by the Board/Ministry of Corporate Affairs or any such statutory authority.

This certificate is issued by us only for the purpose of disclosure to be furnished in the Corporate Governance Report of the Company for the financial year ended March 31, 2026, pursuant to Clause 10(i) of Part C of Schedule V of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and should not be used for any other purpose.

For Sumit Bajaj & Associates
(Practicing Company Secretary)
FRN: S2019DE677200

Date: August 26, 2026
Place: Delhi

UDIN: A045042H001341581

CS SumitBajaj
(Proprietor)
C. P. No: 23948
M. No.: 45042

ANNEXURE-III

MANAGEMENT DISCUSSION & ANALYSIS REPORT

In compliance of Regulation 34(3) and 54(f) read with Schedule V of Securities Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, please find Management Discussion and Analysis Report forming part of Annual Report.

1. Industry Structure & Developments

The long-term fundamentals of Indian economy continue to be strong due to rising incomes and large investments these growth drivers are expected to sustain over a long period. At the same time, there are some concerns due to uncertain global economic environment and slow recovery in developed markets.

NBFCs are integral part of the country's financial system complementing the services of commercial banks. The main reason attributed to the growth of NBFCs is the comprehensive revaluation of the banking system. Other factors include high level of customer orientation, lesser pre/post sanctions requirements.

Non-Banking Financial Companies (NBFCs) have emerged as the primary source of financing for a vast section of the population including small and medium-scale enterprises as well as the economically unserved and underserved individuals. They have been able to meet the diverse requirements of borrowers in the most efficient and timely approach considering their wide geographic reach, comprehension of the numerous financial needs of people, and extremely swift turnarounds.

Therefore, non-bank lenders have contributed significantly to the cause of financial inclusion in this process and have also been a key component in fostering the expansion of millions of MSMEs and self-employed people. In addition to the growing role played by non-bank lenders in the consumer financing industry, the expansion of a few key economic sectors, including housing, consumer goods, and transportation, has been boosted. Non-Banking Financial Companies (NBFCs) have contributed towards the development of the country's infrastructure. The availability of long-term funding by non-bank lenders has helped in the financial closure and growth of many large-scale infrastructural projects. Non-Banking Financial Companies (NBFCs) have played a crucial role in fostering credit expansion across a range of industries, including microfinance loans, personal loans, and auto finance loans.

NBFCs have become increasingly important in recent years as they have played a critical role in providing credit to individuals and businesses that are underserved by traditional banks. This is especially true in rural and semi-urban areas, where NBFCs have been able to fill the gap left by banks. One of the key advantages of NBFCs is their ability to be flexible in their lending practices. Unlike banks, which have a rigid set of guidelines for lending, NBFCs can tailor their lending practices to meet the specific needs of their clients. This has made them an attractive option for those who are looking for more personalised financial services. They are financial institutions that provide a wide range of banking services like loans, credit facilities, investments, and other financial products. NBFCs have played a significant role in the Indian economy's growth story, especially in the rural and semi-urban areas. They cater to the financial needs of small and medium-sized businesses, entrepreneurs, farmers, and individuals who do not have access to traditional banking services.

In October 2023, the RBI introduced the Scale-Based Regulation (SBR) Directions, marking a pivotal shift in the regulatory landscape for NBFCs. This new framework consolidates various existing regulations into a more streamlined structure, replacing the previous classification of 'systemically important' NBFCs, which was based on an asset threshold of INR 500 Crores. Under the new regulations, NBFCs are categorized into different layers according to their asset size, scale of activity, and risk profile. This approach ensures that regulatory requirements are tailored to the size and complexity of each NBFC's operations, with the top 15 NBFCs now required to list on stock exchanges to enhance transparency and governance.

Given the increasing importance of NBFCs, the RBI, in the last few years, has increased its regulatory oversight over the sector. Multiple guidelines such as (i) vigil over asset-liability management practices, (ii) maintaining liquidity ratios, (iii) increased reporting requirements, and (iv) scale-based regulation, have led to NBFCs adopting practices in line with banks. The regulatory vigil is based on four key cornerstones of: (i) responsible financial innovation, (ii) accountable conduct, (iii) responsible governance, and (iv) centrality of the customer.

2. Opportunities and Threats

OPPORTUNITIES

- The players in the NBFC sector still have a lot of scope to cover large market and rural markets are still untapped.
- With the increased desire of individuals to improve their standard of living the NBFC industry is getting to new category of client (individuals) in a big way with large share of business coming from this segment part from corporate clients.
- Increase in Income levels will aid greater penetration of financial products.
- Positive regulatory reforms
- Increase in corporate growth & risk appetite.
- Greater efficiency in debt market operations which will also help greater penetration.
- Increased securitization
- Focus on selling new product/services

THREATS

- If the economic downturn in prolonged it can reduce the financing need of people due to shrinking business opportunities.
- Private banks are also working on the similar business model as the NBFCs do thereby giving a very strong competitions to the NBFCs
- RBI and government restrictions: with more stringent norms governing the functioning of NBFC and certain government restrictions act as a hindrance in smooth functioning of NBFC.
- Inflation could trigger increase in consumer price inflation, which would dampen growth
- Increased competition in both local & overseas markets
- Unfavorable economic development
- Market risk arising from changes in the value of financial instruments as a result of changes in market variables like interest rate and exchange rates.

3. Segment-wise/ Product-wise Performance

Segment reporting is not applicable to the Company. Company is engaged in the business of granting loans and making investments.

The total turnover of the company from its operation for the year under review is INR 4251.07(In Lakhs)/- thus thereby registering a growth of 76.92% (approx) from last year. i.e., 2024-25.

4. Risks and Concerns

As an NBFC, AMPL Capital Limited (Formerly known as Credent Global Finance Limited) exposed to credit risk, liquidity risk and interest rate risk. The Company has invested in people, processes and technology to mitigate risks posed by external environment and by its borrowers. To mitigate these risks, Company has diversified its revenue steam across multiple verticals. Your Company's risk management system is a comprehensive and integrated framework comprising structured reporting and stringent controls. Through its approach, it strives to identify opportunities that enhance organizational values while managing or mitigating risks that can adversely

impact the company's future performance. Within the organization, every decision taken is after weighting the pros and cons of such a decision-making takes note of the risk attributable.

The Company continues to have a conservative provisioning policy which is significantly more stringent than the RBI norms.

5. Internal Control Systems and Their Adequacy

The Company's well defined organization structure, documented policy guidelines, predefined authority levels, and an extensive system of internal controls ensure optimal utilization and protection of resources, IT security, accurate reporting of financial transactions and compliance with applicable laws and regulations. The Internal Control systems are guided to ensure that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are authorized, recorded, and reported correctly. The Company has an exhaustive budgetary control system. Actual performance is reviewed with reference to the budget by the management on an ongoing basis. The Company's internal auditors review business processes and controls. The Audit Committee of the Board then discusses significant findings and corrective measures initiated.

6. Discussion on Financial Performance with respect to Operational Performance

The details of the financial performance of your Company are reflected in the Balance Sheet, Profit & Loss Account and other Financial Statements, appearing separately. Highlights are provided below:

(Rs.)

Particulars	Standalone		Consolidated	
	2026 (in Lakhs)	2025 (in Lakhs)	2026 (in Lakhs)	2025 (in Lakhs)
Revenue from Operations	4,251.07	981.20	4,357.73	1465.37
Other Income	162.71	21.67	514.17	349.33
Total Income	4,413.78	1002.88	4,871.90	1814.70
Profit/(Loss) Before Tax	3,715.84	287.47	3,338.50	(610.95)

The financial performance of your Company has been further explained in the Directors' Report of your Company for the year 2026, appearing separately.

7. Economic Outlook

The long-term fundamentals of the Indian economy continue to be strong due to rising incomes and large investments. These growth drivers are expected to sustain over a long period of time. At the same time, there are some concerns due to uncertain global economic environment and slow recovery in developed markets.

8. Human Resources

The Company keeps developing its organizational structure consistently over time efforts are made to follow excellent Human Resource practices. Adequate efforts of the staff and management personnel are directed on imparting continuous training to improve the management practices. The objective of your company is to create a workplace where every person can achieve his or her potential. The employees are encouraged to put in their best. Lots of hard work is put in to ensure that new and innovative ideas are given due consideration to achieve the short and long term objectives of your company. As on 31st March, 2026, the Company had 14 employees.

The employees are satisfied and having good relationship with management.

9. Significant Changes in Financial Ratios

During the year, the significant changes in the financial ratios of the Company as summarized below:

Financial Ratios	FY 2025-26	FY 2024-25	Change in %	Reason for Change
Debtors turnover Ratio	NA	NA		-
Inventory Turnover (RM)	NA	Not Applicable		-
Interest Coverage Ratio	16.99	3.09	466.52%	Increase due to substantial growth in operating profit (EBIT), improving the company's ability to service interest obligations.
Current Ratio	1.49	2.15	-31%	Decrease due to % increase in current liabilities is more than % increase in current assets.
Debt Equity Ratio	0.77	0.23	235%	Increase due to higher borrowings raised during the year relative to the growth in net worth.
Operating Profit Margin (%)	91.64	50.31	82.16%	Increase due to increase in revenue from operations coupled with a reduction in operating expenses as a proportion of revenue.
Net Profit Margin (%)	65.78	22.07	198%	Increase due to increase in revenue from operation.
Return on Net worth (%)	29.73	3.37	783.18%	Increase due to significant growth in net profit relative to shareholders' net worth.

10. Cautionary Statement

Certain statements in the Management Discussion and Analysis describing your Company's views about the industry, expectations/predictions, objectives etc. may be forward looking within the meaning of applicable laws and regulations. Actual results may differ from those expressed or implied in these statements. Your Company's operations may, inter-alia, be affected by the supply and demand situations, input prices and availability, changes in Government regulations, tax laws, government or court decisions and other factors such as industry relations and economic developments etc. Investors should bear this in mind when considering the above statements.

For and Behalf of Board
AMPL Capital Limited
(Formerly known as Credent Global Finance Limited)

Sd/-
Aditya Vikram Kanoria
Managing Director
DIN: 07002410

Sd/-
Vikas Kataria
Director
DIN: 02855136

Dated: August 26, 2026
Place: Mumbai.

ANNEXURE-IV

FORM NO. MR-3
SECRETARIAL AUDIT REPORT
FOR THE FINANCIAL YEAR ENDED 31st MARCH, 2026

[Pursuant to section 204(1) of the Companies Act, 2013 and rule No.9 of the Companies (Appointment and Remuneration Personnel) Rules, 2014]

To,
The Members of
AMPL CAPITAL LIMITED
(FORMERLY KNOWN AS CREDENT GLOBAL FINANCE LIMITED)
Unit No. 1216, 12th Floor, C-Wing, One BKC,
G Block, Opposite Bank of Baroda, Bandra Kurla Complex,
Bandra (E), Mumbai-400051

We have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by AMPL CAPITAL LIMITED (FORMERLY KNOWN AS CREDENT GLOBAL FINANCE LIMITED) (hereinafter called "the Company"). The Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts/ statutory compliances and expressing our opinion thereon.

Based on our verification of the Company's books, papers, minute books, forms and returns filed and other records maintained by the Company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of secretarial audit, we hereby report that in our opinion, the Company has, during the audit for the financial year ended on 31st March, 2026, complied with the statutory provisions listed hereunder and also that the Company has proper board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter.

We have examined the books, papers, minute books, forms and returns filed and other records maintained by the Company for the financial year ended 31st March, 2026, in accordance to the provisions of:

I. The Companies Act, 2013 ("the Act") and the Rules made thereunder to the extent applicable;

II. The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the Rules made thereunder;

III. The Depositories Act, 1996 and the Regulations and Bye-laws framed thereunder;

IV. Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder to the extent of Foreign Direct Investment and Overseas Direct Investment;

V. The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act') to the extent applicable to the Company: -
   a. The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
   b. The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
   c. The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
   d. The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021;
   e. The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021;
   f. The Securities and Exchange Board of India (Buy-back of Securities) Regulations, 2018;
   g. The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;
   h. The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements)

Regulations, 2015; and

i. The Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018.

VI. The following Directions, Circulars and Guidelines prescribed by the Reserve Bank of India, inter alia, specifically applicable to the Company:

a. The Reserve Bank of India Act, 1934 (Chapter IIIB), Sec 45-IA;
b. Master Direction – Know Your Customer (KYC) Direction, 2016 on Know Your Customer (KYC) Guidelines – Anti Money Laundering Standards (AML) – Prevention of Money Laundering Act, 2002;
c. Master Circular dated July 01, 2015 on Fair Practices Code;
d. Master Direction - Monitoring of Frauds in NBFCs (Reserve Bank) Directions, 2016;
e. Master Direction- Non-Banking Financial Company Returns (Reserve Bank) Directions, 2016;
f. Other Circulars/ Directions/ Guidelines issued by RBI in relation to Non-Banking Financial Companies, from time to time.

Moreover, it was noted that there were no instances requiring compliance with the provisions of the laws indicated at point (d), (e), and (f) of para (v) mentioned hereinabove during the period under review as said regulations were not applicable to the Company.

We have also examined compliance with the applicable clauses of the Secretarial Standard-1 and Secretarial Standard-2 formulated by The Institute of Company Secretaries of India and notified by Ministry of Corporate Affairs.

We further report that:

The Board of Directors of the Company is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors. The changes in the composition of the Board of Directors during the financial year under review were in accordance and compliance with law.

Adequate notice is given to all Directors to schedule the Board Meetings, agenda and detailed notes on agenda were sent at least seven days in advance, and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting. During the period, all the decisions in the Board meetings were carried out unanimously.

We further report that there are adequate systems and processes in the Company commensurate with the size and operations of the Company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

We further report that during the audit period:

1. During the period under review, the Company has issued 1,00,00,000 Equity Shares to eligible QIBs at a price of ₹ 30 per Equity Share, including a premium of ₹ 28 per Equity Share of face value ₹ 2 each (the "Equity Shares") by AMPL Capital Limited (Formerly known as Credent Global Finance Limited) (the "Company") under the provisions of Chapter VI of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (the "SEBI ICDR Regulations"), and Sections 42 and 62(1)(c) of the Companies Act, 2013, as amended, including the rules made thereunder (the "Issue") .

2. The Name of the Company has been changed from Credent Global Finance Limited to AMPL Capital Limited, vide Fresh Certificate of Incorporation (COI) issued by the ROC dated June 20, 2026. Consequently, the Company's new name has been updated in the records of the Stock Exchange, i.e., BSE Ltd dated 07th July, 2026.

   Thereafter, the Company applied to the Reserve Bank of India ("RBI"), Mumbai Region, on 29 July 2026, for issuance of a fresh Certificate of Registration ("CoR") in the Company's new name. Simultaneously, the

existing CoR bearing Registration No. B-13.02494 was duly surrendered to the RBI. The RBI has issued new CoR bearing registration No. B-13.02494 has been issued in the name of AMPL Capital Limited.

We further report that during the audit period there was no other event/action having major bearing on the Company's affairs in pursuance of the above referred laws, rules, regulations, guidelines, and standards.

Date: August 26, 2026
Place: New Delhi

For Sumit Bajaj & Associates
Company Secretaries

Sd/-
CS Sumit Bajaj
Membership No.: 45042
COP: 23948
Peer Review
Certificate No.- 6546/2025
UDIN: A045042H001341480

Note:This report is to be read with our letter of even date which is annexed as Annexure –A and forms an integral part of this report.

ANNEXURE-A

To,

The Members of **AMPL CAPITAL LIMITED**
(Formerly Known as Credent Global Finance Limited)

Our report of even date is to be read along with this letter.

1. Maintenance of Secretarial records is the responsibility of the management of the Company. Our responsibility is to express an opinion on these secretarial records based on our audit.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurance about the correctness of the contents of the Secretarial records. The verification was done on the test basis to ensure that correct facts are reflected in Secretarial records. We believe that the processes and practices, we followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Accounts of the Company.
4. Where ever required, we have obtained the Management representation about compliance of laws, rules and regulations and happenings of events etc.
5. The compliance of provisions of Corporate and other applicable laws, rules, regulations, standards is the responsibility of the management. Our examination was limited to the verification of procedures on test basis.
6. The Secretarial Audit Report is neither an assurance as to the future viability of the Company nor of efficacy or effectiveness with which the management has conducted the affairs of the Company.

Date: August 26, 2026
Place: New Delhi

For Sumit Bajaj & Associates
Company Secretaries

Sd/-
CS Sumit Bajaj
Mem. No.: 45042
COP: 23948
Peer Review
Certificate No.- 6546/2025
UDIN: A045042H001341480

DECLARATION BY MANAGING DIRECTOR ON CODE OF CONDUCT AS REQUIRED BY SCHEDULE V OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

As required under Regulation 34(3) read with Part D of Schedule V of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, I hereby declare that all the members of Board of Directors and Senior Management Personnel have affirmed, compliance with the Code of Conduct of the Company during the financial year ended 31 March 2026.

For AMPL CAPITAL LIMITED
(Formerly known as Credent Global Finance Limited)

Place: Mumbai
Date: August 26, 2026

Sd/-
Aditya Vikram Kanoria
Managing Director
DIN: 07002410

SCHEDULE OF THE BALANCE SHEET OF A NON DEPOSIT TAKING NON-BANKING FINANCIAL COMPANY AMPL CAPITAL LIMITED (FORMERLY KNOWN AS CREDENT GLOBAL FINANCE LIMITED)

(As required in terms of paragraph 13 of Non-Banking Financial (Non Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank Directions, 2007)

(Rs. In Lacs)

	Particulars		
	Liabilities Side:		
(1)	**Loan and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid:**	Amount outstanding	Amount Overdue
	a) Debenture: Secured	NIL	NIL
	: Unsecured (Other than falling within the meaning of public deposit*)	NIL	NIL
	b) Deferred Credit	NIL	NIL
	c) Term Loans	162.46	NIL
	d) Inter corporate Loan and Borrowing	9,648.63	NIL
	e) Commercial Paper	NIL	NIL
	f) Other loans (Specify nature)	25	NIL
	g) Loan from Bank	148.87	NIL
	• **Please See Note 1 below**		
	Assets side:		
		Amount outstanding	
(2)	**Break up of Loans and Advance including bill receivables [other than those included in (4) below]:**		
	a) Secured	5.78	
	b) Unsecured	10,891.07	
(3)	**Break up of Leased Assets and stock on hire and other assets counting towards AFC activities**		
	(i) Lease assets including lease rentals under sundry debtor:		
	a) Financial Lease	NIL	
	b) Operating Lease	NIL	
	(ii) Stock on hire including hire charges under sundry debtors:		
	a) Assets on Hire	NIL	
	b) Repossessed Assets	NIL	
	(iii) Other Loans counting towards AFC activities		
	a) Loans where assets have been repossessed	NIL	
	b) Loans other than (a) above	NIL	

(4)	**Break up of Investment:**	
	Current Investment:	
	1. Quoted:	
	(i) Share: (a) Equity	NIL
	(b) preference	NIL
	(ii) Debenture and Bonds	NIL
	(ii) Units of Mutual Funds	NIL
	(iv) Government Securities	NIL
	(v) Others (Please Specify)	NIL
	2. Unquoted:	
	(i) Share: (a) Equity	NIL
	(b) preference	NIL
	(ii) Debenture and Bonds	NIL
	(iii) Units of Mutual Funds	NIL
	(iv) Government Securities	NIL
	(v) Others (Please Specify)	NIL
	Long Term Investment:	
	1. Quoted:	
	(i) Share: (a) Equity	1,879.89
	(b) preference	NIL
	(ii) Debenture and Bonds	NIL
	(iii) Units of Mutual Funds	NIL
	(iv) Government Securities	NIL
	(v) Others (Specify)	
	2. Unquoted:	
	(i) Share: (a) Equity	1,464.65
	(b) preference	NIL
	(ii) Debenture and Bonds	NIL
	(iii) Units of Mutual Funds	0.16
	(iv) Government Securities	NIL
	(v) Others	7800

(5) **Borrower group wise classification of assets financed as in (2) and (3) above:**
Please see note 2 below

	Category	**Amount of Net of provision**		
		Secured	Unsecured	Total
	1. Related Parties**			
	(a) Subsidiaries	NIL	274.89	274.89
	(b) Companies in the same group	NIL	NIL	NIL
	(c) Other related parties	NIL	1,680.73	1,680.73
	2. Other than Related parties	5.78	8,935.46	8,941.24
	3. Less: Provision as per IRACP norms	(0.02)	(99.02)	(99.05)

	Total	NIL	10,792.05	10,797.81
(6)	**Investor group wise classification of all investments (current and long term) in share and securities (both quoted and unquoted):** Please see note 3 below:			
	Category	**Market Value / Break up or Fair value of NAV**		**Book value (Net of Provision)**
	1. Related Parties**			
	(a) Subsidiaries	1,427.15		1,427.15
	(b) Companies in the same group	NIL		NIL
	(c) Other related parties	NIL		NIL
	2. Other than Related parties	9,717.55		NIL
	Total	11,144.70		1,427.15

**** As per Accounting Standard of ICAI (Please see note 3)**

(7) Other Information:

	Particulars	Amount
(i)	Gross Non Performing Assets	
	(a) Related parties	**NIL**
	(b) Other than related parties	**225.51**
(ii)	Net Non-Performing assets	**NIL**
	(a) Related parties	**NIL**
	(b) Other than related parties	**169.13**
(iii)	Assets acquired in satisfaction of debt	**NIL**

Notes:

1. As defined in paragraph 2 (1) (xii) of the Non-Banking Financial Companies acceptance of public deposits (Reserve Bank) directions, 1998.
2. Provisioning norms shall be applicable as prescribed in Non-Banking financial (Non- Deposit Accepting or Holding) companies Prudential Norms (Reserve Bank Directions, 2007.
3. All Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investment and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investment and break up / fair value /NAV in respect of unquoted investments should be disclosed irrespective of whether they are classified as long term or current in(4) above.

INDEPENDENT AUDITOR'S REPORT

To
The Members of **Credent Global Finance Limited**

I. Report on the Audit of the Standalone Financial Statements

II. Opinion

We have audited the accompanying standalone financial statements of **Credent Global Finance Limited ("*the Company*")** which comprises the Standalone Balance Sheet as at 31 March 2026, the Standalone Statement of Profit and Loss (including Other Comprehensive Income), Standalone Statement of Cash Flows and the standalone Statement of Changes in Equity for the year then ended, and notes to the Standalone financial statements, including a summary of material accounting policies and other explanatory information (hereinafter referred to as "standalone financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31 March 2026 and profit, total comprehensive income, the changes in equity and its cash flows for the year ended on that date.

III. 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 Standalone 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 standalone financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, 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 Standalone Financial Statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined that there are no key audit matters to be communicated in our report.

IV. Information Other than the Standalone Financial Statements and Auditor's Report Thereon

The Company's Management and Board of Directors are responsible for the other information. The other information comprises the information included in the Company's annual report, but does not include the standalone financial statements and our auditor's report thereon. The Company's annual report is expected to made available to us after the date of this auditor's report.

Our opinion on the standalone financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the standalone financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Company's annual report, If we conclude that there is a material misstatement therein, we are required to communicate the matters to those charged with governance and take necessary actions, as applicable under the relevant law and regulations.

V. Management's and Board of Director's Responsibilities for the Standalone Financial Statements

The Company's Management and Board of Directors are responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance, including other comprehensive income, changes in equity and cash flows of the Company in accordance with accounting principles generally accepted in India, including Indian Accounting Standards (IND AS) prescribed under section 133 of the Act. 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 of 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 standalone financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, the management and Board of Directors are 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 is also responsible for overseeing the company's financial reporting process.

VI. Auditor's Responsibilities for the Audit of Standalone IND AS Financial Statement

Our objectives are to obtain reasonable assurance about whether the Standalone financial statements 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 statements.

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

i. Identify and assess the risks of material misstatement of the standalone financial statements, 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.

ii. 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 with reference to Standalone Financial Statements in place and the operating effectiveness of such controls.

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

iv. Conclude on the appropriateness of the Management and Board of Directors use of the going concern basis of accounting in preparation of standalone financial statements 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 standalone financial

statements 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.

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

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the standalone financial statements.

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 statements 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.

VII. Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we give in the **"Annexure A"** a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

2. As required by Section 143(3) of the Act, based on our audit we report, to the extent applicable that:

   (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

   (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

   (c) The Balance Sheet, the Statement of Profit and Loss (including Other Comprehensive Income), Statement of change in equity and the Statement of Cash Flow dealt with by this Report are in agreement with the books of account.

   (d) In our opinion, the aforesaid standalone financial statements comply with the Indian Accounting Standards (IND AS) specified under Section 133 of the Act.

   (e) On the basis of the written representations received from the directors of the company as on 31 March 2026 taken on record by the Board of Directors of the company, none of the directors is disqualified as on 31 March 2026 from being appointed as a director in terms of Section 164 (2) of the Act.

(f) With respect to the adequacy of the Internal Financial Control with reference to Standalone Financial Statements of the Company and the operating effectiveness of such controls, refer to our separate Report in the **"Annexure B"**.

(g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Company has disclosed the impact of pending litigations on its financial position in its standalone financial statements;

ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses;

iii. There has no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Company.

iv.

- The management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other persons or entities, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Company or provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries;

- The management has represented, that, to the best of its knowledge and belief, no funds have been received by the Company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Funding Party or provide any guarantee, security or the like from or on behalf of the Ultimate Beneficiaries; and

- Based on such audit procedures as considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under subclause (a) and (b) above contain any material mis-statement.

v. The Company has not declared Dividend and paid during the year ended 31 March 2026.

vi. Based on our examination which included test checks, the Company has used accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and wherever enabled ,the same has operated throughout the year for all relevant transactions, Further, during the course of our audit we did not come across any instance of audit trail feature being tampered with in respect of accounting software Additionally, the audit trail to the extent it was enabled has been preserved by the Company as per the statutory requirements for record retention.

(h) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended:

In our opinion and to the best of our information and according to the explanations given to us, remuneration (except sitting fees) has been paid by the Company to its directors during the current year is in accordance with the provisions of section 197 of the Act.

For **Kapish Jain & Associates,**
Chartered Accountants
Firm's Registration No.: 022743N

Kapish Jain
Partner
Membership No.: 514162
UDIN: 26514162BBNSGB3111
Place: New Delhi
Date: 29 May 2026

CREDENT GLOBAL FINANCE LIMITED
CIN : L65910MH1991PLC404531

Standalone Balance Sheet as at 31st March 2026

(All amounts in ₹ lacs, unless otherwise stated)

Particulars	Note No.	As at 31 March 2026	As at 31 March 2025
Assets			
1 Financial Assets			
a. Cash & cash equivalents	3	1,047.83	228.16
b. Trade recievables	4	24.50	52.20
c. Loans	5	10,872.36	5,427.80
d. Investments	6	11,144.70	1,897.37
e. Other financial assets	7	1,505.71	994.17
Total Financial Assets		**24,595.10**	**8,599.70**
2 Non-financial Assets			
a. Inventories		-	-
b. Current tax assets		-	-
c. Deferred tax assets	8	-	34.72
d. Property, Plant & Equipments	9	188.07	2.40
e. Right of Use Asset	10	153.60	170.83
f. Other non-financial assets	11	25.30	72.77
Total Non-financial Assets		**366.97**	**280.72**
Total assets		**24,962.07**	**8,880.42**
Liabilities and Equity			
1 Liabilities			
Financial liabilities			
a. Trade payables	12		
i. total outstanding dues of micro enterprises and small enterprises		9.86	1.43
ii. total outstanding dues of Creditors other than micro enterprises and small enterprises		4.11	4.15
b. Borrowings	13	9,984.96	1,473.82
c. Lease Liability	14	177.12	185.71
d. Provisions & other payable	15	0.60	-
e. Other financial liability	16	595.82	601.22
Total Financial liabilities		**10772.47**	**2266.33**
2 Non-financial liabilities			
a. Current tax liabilities	17	879.75	37.06
b. Deferred tax liability	8	189.79	-
c. Other non-financial liabilities	18	69.15	66.22
d. Provisions & other payables	19	99.05	74.10
Total Non-financial liabilities		**1,237.75**	**177.38**
3 Equity			
a. Equity share capital	20	1,229.22	1,029.22
b. Other equity	21	11,722.64	5,407.49
Total Equity		**12,951.85**	**6,436.71**
Total liabilities and equity		**24,962.07**	**8,880.42**

See accompanying notes to the financial statements

In terms of our report attached
For Kapish Jain & Associates,
Chartered Accountants
Firm's Registration No. 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN: 07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No. A65331
Place: New Delhi

CREDENT GLOBAL FINANCE LIMITED
CIN : L65910MH1991PLC404531

Standalone Statement of Profit & Loss Account for the year eneded 31st March 2026
(All amounts in ₹ lacs, unless otherwise stated)

	Particulars	Note No.	For the Year Ended 2026	For the Year Ended 2025
I	Revenue from operations	22	4,251.07	981.20
II	Oth Cash & cash equivalents	23	162.71	21.67
III	**Total income**		**4,413.78**	**1,002.87**
IV	**Expenses**			
	(a) Finance cost	24	237.97	168.16
	(b) Changes in inventories of stock in trade	25	-	-
	(c) Impairment of financial instruments	25	27.13	(15.10)
	(d) Employee benefits expense	26	195.82	204.10
	(e) Depreciation and amortisation expense	27	63.74	63.98
	(f) Other expenses	28	173.28	294.26
	Total expenses (IV)		**697.94**	**715.40**
V	**Profit/(Loss) before exceptional items and tax (III-IV)**		**3,715.84**	**287.47**
	Exceptional items		-	-
VI	**Profit/(Loss) before tax**	30	**3,715.84**	**287.47**
	Current tax		942.52	70.96
	Deferred tax credit		(22.95)	(0.03)
			919.57	**70.93**
VII	**Profit/(Loss) after tax (V-VI)**		**2,796.27**	**216.53**
VIII	**Other comprehensive income**			
(a)	Items that will not be reclassified to profit and loss		983.24	(138.02)
	Income Tax relating to Items that will not be reclassified to		(247.46)	34.74
(b)	Items that will be reclassified to profit or loss		-	-
	Income Tax relating to Items that will be reclassified to profit & loss		-	-
	Total Other Comprehensive Income		**735.79**	**(103.28)**
IX	**Total comprehensive income (VII+VIII)**		**3,532.05**	**113.25**
	Paid up equity share capital (Face value Rs 2/- per share)		1,229.22	1,029.22
	Other Equity		11,722.64	5,407.49
X	**Earning per equity share (Face value Rs2/- per share) (not annualized)**	29		
	Basic		**5.32**	**0.42**
	Diluted		**5.32**	**0.42**

See accompanying notes to the financial statements

In terms of our report attached
For Kapish Jain & Associates,
Chartered Accountants
Firm's Registration No. 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN: 07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No. A65331
Place: New Delhi

CREDENT GLOBAL FINANCE LIMITED
CIN : L65910MH1991PLC404531

Standalone Statement of Cash Flow for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

	Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
A.	**Cash flow from operating activities**		
	Profit/(loss) before tax	3,715.84	287.47
	Adjustments for :		
	Depreciation of plant, property and equipment	63.74	63.98
	Interest on Lease liability	20.35	21.48
	Impairment of financial instruments	27.13	(15.10)
	Fixed Assets/ROU Assets Written off	-	(5.30)
	Loan written off/ Written Back	(146.71)	46.00
	(Profit) / loss on Loan Given and Investment	2.30	-
	Bad debts written off	5.30	13.99
	Operating profit before working capital changes	3,687.95	412.52
	Adjustments for net (increase)/decrease in operating assets		
	Loans	(5,332.49)	1,336.71
	Trade receivables	27.70	28.43
	Other Financial Assets	(511.55)	(920.10)
	Other non financial assets	46.41	(53.18)
	Adjustments for net (increase)/decrease in operating Liabilities		
	Trade payables, Provisions & Other financial liabilities	3.60	193.09
	Other non financial liabilities & Other financial liabilities	27.87	40.95
	Cash generated from operating activities before tax	(2,050.51)	1,038.42
	Income taxes paid (Net)	(99.83)	(126.81)
	Net cash generated from operating activities	**(2,150.34)**	**911.61**
B.	**Cash Flow from Investing Activities**		
	Capital expenditure on Property, Plant & Equipment including Capital Advances (Net)	(195.49)	(1.07)
	Loss on Investment	(0.09)	-
	Investment made	(8,264.08)	(932.87)
	Net cash generated from/(used in) investing activities	**(8,459.66)**	**(933.94)**
C.	**Cash flows from financing activities**		
	Issue of share capital including security premium	2,983.08	-
	Loan taken/(repaid)	8,511.14	318.26
	Payment of Lease liability	(64.53)	(70.12)
	Net cash generated from/(used in) financing activities	**11,429.69**	**248.14**
	Net increase/(decrease) in cash and cash equivalents (A+B+C)	819.67	225.81
	Cash and cash equivalents at the beginning of year	228.16	2.35
	Cash and cash equivalents at the end of year	**1,047.83**	**228.16**
	Cash & Cash Equivalents Includes:		
	Cash in Hand	-	-
	Balance with Bank	**1,047.83**	**228.16**

1) The statement of cash flow has been prepared under the indirect method as set out in Ind AS 7 on statements of cash flow.
2) Figures in brackets indicate cash outflow.

See accompanying notes to the financial statements

In terms of our report attached
For Kapish Jain & Associates,
Chartered Accountants
Firm's Registration No. 022743N

Kapish Jain
Partner
Membership No: 514162
Place: New Delhi
Date: 29 May 2026

For and on behalf of the Board of Directors
Credent Global Finance Limited

Aditya Vikram Kanoria
Managing Director & CFO
DIN: 07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No. A65331
Place: New Delhi

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Standalone Statement of changes in equity for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

A. Equity Share Capital

Particulars	No. of shares	Amount
Equity shares of ₹ 2 each issued and subscribed		
Balance as at 1 April 2024	**10,292,246**	**1,029.22**
Share Extinguished on Spliting of Shares [refer note 20 (a)]	(10,292,246)	(1,029.22)
Split of Share durring the year [refer note 20 (a)]	51,461,230	1,029.22
Issue of equity share capital	-	-
Balance as at 31 March 2025	**51,461,230**	**1,029.22**
Issue of equity share capital [refer note 50]	10,000,000	200.00
Balance as at 31 March 2026	**61,461,230**	**1,229.22**

B. Other Equity

Particulars	Statutory reserves as per section 45-IC of the RBI Act, 1934	Retained Earning	Security Premium	Other Comprehensive Income, Net of Tax	Total
Balance as at 1 April 2024	**109.64**	**296.18**	**4,888.42**	**-**	**5,294.24**
Profit for the year	-	216.53	-	(103.28)	**113.25**
Transfer to Statutory Reserve	43.31	(43.31)	-	-	-
Balance as at 31 March 2025	**152.95**	**469.41**	**4,888.42**	**(103.28)**	**5,407.49**
Profit / (loss) for the year	-	2,796.27	-	-	2,796.27
Security Premium	-	-	2,783.08	-	2,783.08
Other Comprehensive Income, Net of Tax	-	-	-	735.79	735.79
Transfer to Statutory Reserve	559.25	(559.25)	-	-	-
Transfer to Retained earnings	-	(49.77)	-	49.77	-
Balance as at 31 March 2026	**712.20**	**2,656.66**	**7,671.50**	**682.27**	**11,722.64**

See accompanying notes to the financial statements

In terms of our report attached
For Kapish Jain & Associates,
Chartered Accountants
Firm's Registration No. 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN: 07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No. A65331
Place: New Delhi

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the Standalone financial statements for the year ended 31 March 2026

1 Corporate Information

Credent Global Finance Limited ("the Company") having its registered office at unit No. 1216, 12th Floor, C-wing, One BKC, G Block,Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai, Bandra, Maharashtra, India, 400051 was incorporated on 27 February 1991 under Indian Companies Act, 1956. The Company is presently classified as Non-Deposit taking Non Banking Financial Company ('NBFC'). The equity shares of the Company are listed on BSE Limited ("BSE") in India.

The corporate identification number of the company is L65910MH1991PLC404531. The Company is in the business of finance and investement.

2 Material Accounting Policies :

2.1 Statement of compliance

The standalone financial statements are prepared in accordance with Indian Accounting Standards (Ind AS), as per the Companies Act, (Indian Accounting Standards) Rule, 2015 as amended from time to time and notified under section 133 of the Companies Act, 2013 (the Act) along with the other provisions of the Act.

2.2 Basis of preparation and presentation

The financial statements of the Company have been prepared in accordance with IND AS notified under Section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time. The financial statements have been prepared under the historical cost convention, as modified by the application of fair value measurements required or allowed by relevant IND AS at the end of each reporting period.

Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

Accounting policies have been consistently applied to all periods presented, unless otherwise stated. The preparation of financial statements require the use of certain significant accounting estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosed amount of contingent liabilities.

The management believes that the estimates used in preparation of financial statements are prudent and reasonable: Actual results could differ from those estimates and the differences between the actual results and the estimates would be recognised in the periods, in which the results are know/materialised.

The financial statements are presented in Lacs, Comparative information has been restated to accord with changes in presentations made in the current year, except where otherwise stated

The accounting police for some specific items are disclosed in the respective notes to the financial Statements. Other significant accounting policies and details of significant accounting assumptions and estimates are set out below in Notes.

The financial statements of the Company are presented as per Schedule lll (Division lll) to the Act applicable to Non- Banking Financial Companies (NBFCs), as notified by the MCA.

2.3 Revenue recognition

Revenue is recognised to the extent it is probable that the economic benefits will flow to the Company, it can be reliably measured and it is reasonable to expect ultimate collection.

Revenue from Operations is recognised in the Statement of Profit and Loss on an accrual basis as stated herein below;

Interest Income from financial assets is recognised by applying the Effective Interest Rate ('EIR') to the gross carrying amount of Financial assets, other than credit- Impaired assets and those classified as measured at Fair Value Through Profit of Loss (FVTPL) OR Fair Value through Other Comprehensive Income (FVTOCI),

Any subsequent changes in the estimation of the future cash flows having impact on EIR are recognised in interest income with the corresponding adjustment to the carrying amount of the assets.

Other interest income is recognised on a time proportionate basis.

2.4 Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

2.4.1 Current tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities

Current tax is the amount of tax payable on the taxable income for the period as determined in accordance with the applicable tax rates and the provisions of the Income tax Act,1961.

2.4.2 Deferred tax

Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the standalone financial statements and the corresponding tax base used in the computation of taxable profit,

Deferred tax liabilities and assets are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realised, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period. The carrying amount of deferred tax liabilities and assets are reviewed at the end of each reporting period,

Deferred tax relating to items recognised outside profit or loss is recognised outside profit or loss (either in other comprehensive income or in equity),

Deferred tax items are recognised in correlation to the underlying transaction either in OCI or equity: Deferred tax assets and liabilities are offset it such items relate to taxes an income levied by the same governing tax laws and the Company has a legally enforceable right for such set off.

2.5 Property plant and equipment

A. Initial recognition

Property, plant and equipment are initially recognised at cost together with borrowing cost capitalized for qualifying assets. If any Cost comprises the purchase price and any directly attributable cost of bringing the asset to the location and its working condition for its intended use. Changes in the expected useful life are accounted for by changing the amortisation period or methodology, as appropriate, and treated as changes in accounting estimate

Subsequent to initial recognition property, plant and equipment are measured at cost less accumulated depreciation and accumulated Impairment, if any,

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is portable that the future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably, The carrying amount of any component accounted for as a separate asset is derecognised when replaced. All other repairs and maintenance are charged to the Statement of Profit and Loss during the reporting period in which they are incurred.

Derecognition

An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the next disposal proceeds and the carrying amount of the asset and is recognised in the Statement of Profit and Loss. The date of disposal of an item of property, plant and equipment is the date the recipient obtains control of that item in accordance with the requirements for determining when a performance obligation is satisfied in IND AS 115.

Depreciation

Depreciation commences when the assets are ready for their intended use. It is recognised to write down the cost of the property, plant and equipment to their residual value over their useful lives, using the Straight line Method. The estimated use lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.
The Company has adopted the useful life as specified in Schedule lll to the Act.

2.6 Provisions,Contingent Liabilities and Contingent Assets

Provisions are recognised when the company has a present obligation (legal or constructive) as a result of a past event. It is probable that the Company will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.
The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, when appropriate, the risks specific to the liability. When discounting is used the increase in the provision due to the passage of time is recognised as a finance cost.

A provision for onerous contracts is recognised when the expected benefits to be derived by the Company from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured at the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract.

When some or all of the economic benefits required to settle provision are expected to be recovered from a third party, a receivable is recognised as an asset, if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

In case of litigations, provision is recognised once it has been established that the company has a present obligation based on Information available up to the date on which the Company's financial statements are finalised and may in the some cases entail seeking expert advice the determination on whether there is a present obligation.

Contingent Liabilities

Contingent liability is a possible obligation that arises from past events whose existence will be confirmed by the occurrence or non: occurrence of one or more uncertain future events beyond the control of the Company or a present obligation that is not recognised because it is not probable that an outflow of resources will be required to settle the obligation Company does not recognised contingent liability but disclose its existence in the financial statements.

Contingent Assets

Contingent assets are not recognised in the financial statements, but are disclosed where an inflow of economic benefits probable.

2.7 Cash and cash equivalents

Cash and cash equivalents comprise of cash on hand, balances with banks, cheques on hand, remittances in transit and short-term Investments with an ordinal maturity or three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

2.8 Financial instruments

Classification of financial Instruments
The Company Classifies it's financial into the following measurement categories:
1 Financial assets to be measured at amortised cost
2. Financial assets to be measured at fair value through other comprehensive income
3. Financial assets to be measured at fair value through profit or loss.
The classification depends on these contractual terms of the financial asset cash flows and the Company's business model for managing financial assets which are explained below

2.9 Business model assessment

The Company determines its business model at the level that best reflects how it manages groups of financial assets to achieve its business objective.

The Company's business model is not assessed on an instrument-by instrument basis, but at a higher level of aggregated portfolios.

2.10 The Solely Payments of Principal and Interest (SPPI) test

As a second step of its classification process the Company assesses the contractual terms of financial assets to identify whether they meet the SPPI test.

"Principal" for the purpose of this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset (for example, if there is repayment of principal or amortisation of the (premium/ discount).

In assessing whether the contractual cash flows are SPPI, The Company considers the contractual terms of the instrument. This includes assessing whether the financial assets contain a contractual term that could change the timing or amount of contractual Cash flows such that it would not meet this condition.

The Company classifies is financial liabilities amortised costs unless it has designated liabilities at fair value through the profit and loss account or required to measure liabilities at fair value through profit or loss such as derivative liabilities.

2.11 Recognition of Financial instruments:

Financial assets and financial liabilities are recognised when entity becomes party to the contractual provisions of the instruments.

Initial Measurement of Financial Instruments:

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at fair value through profit or loss are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at fair value through profit or loss are recognised immediately in the Statement of Profit and Loss.

Subsequent Measurement:

Financial Assets

A financial asset is measured at amortised cost, it is held within a business model whose objective is to hold the asset in order to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and Interest on the principal amount outstanding.

2.12 Financial Assets at Fair Value through Other Comprehensive (FVTOCI)

A financial assets is measured at FVTOCI, if it is held with a bounds model whose objective is achieved by both collecting contractual cash flows and selling financial assets and the contractual terms of the financial asset give rise on specified dates to cash flow, that are solely payments of principal and interest on the principal amount outstanding.

The Company may also make an irrevocable election at initial recognition to classify certain equity investments as measured at FVOCI. Changes in the fair value of such equity investments are recognised in Other Comprehensive Income (OCI). Upon derecognition of such investments, the cumulative gain or loss recognised in OCI is not reclassified to the Statement of Profit and Loss. Instead, it is transferred directly within equity from the FVOCI reserve to Retained Earnings in accordance with Ind AS 109.

2.13 Financial Assets at fair value through Profit & Loss (FVTPL)

Financial assets FTVPL include financial held for trading and financial assets designated upon initial recognition as at FVTPL A financial asset that meets the amortised code criteria or debt Instruments that meet the FVTOCI criteria may be designated as at FVTPL upon initial recognition it such designation eliminates significantly reduces a measurement or recognition inconsistency that would arise measuring assets or liabilities or recognise the Profits and losses on them on different bases.

2.14 Effective interest Rate (EIR) Method:

EIR is a method of calculating the amortised cost at allocating interest income or expenses over the relevant period.
The EIR for financial assets or financial liability is computed

a) At the rate that exactly counts estimated future cash receipts or payment through the expected lie of the financial asset on financial liability to the gross carrying amount of a financial act or to the amortised cost of a financial liability on initial recognition.
b) By considering contractual terms of the financial Instrument in estimating the cash flows.
c) Including all fees received between parties to the contra that are integral part of the effective interest rate, transaction costs and all other premium or discount.

2.15 Derecognise of Financial Assets.

The Comply derecognises a financial assets when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially with and rewards of ownership of the asset to another party,
On derecognise of a financial asset accounted under Ind AS 109 in its entity
a) for financial assets measured at amortised cost the gain or loss in the Statement of Profit and LOSS.
b) for financial Assets measured at a value through other comprehensive income the cumulative fair value adjustments previously taken to reserves reclassified to the statement at Profit and Loss unless the asset represents an equity investment in which case the cumulative fair value adjustments previously taken to reserves may be reclassified within Equity.

If the transferred assets is part of a larger financial asset and the part transferred qualifies for derecognition in its entirety, the previous carrying amount of the larger financial asset shall be allotted between the port that continues to be recognised and the part that is derecognised, on the basis of the relative fair values of those parts of the date of the transfer.
If the Company neither transfer nor retains substantially all the risks and rewards at ownership and continues to control the transferred asset it recognises its retained interest in the assets and an associated liability for amounts it may have to pay.

If the Company as substantially all the risks and rewards of ownership of a transferred financial asset, it continues to recognise the financial assets and also recognises a liability for the proceeds received.

2.16 Financial Liabilities & Equity Instruments

Classification a debt or equity financial liabilities and equity Instruments, issued are classified according to the substance of the contractual arrangements entered into and the definition official ability and an equity instrument Equity Instrument.

Equity Instruments

An equity instrument is contract that evidences a residual interest in the assets of the Company after deducting all of its liabilities. Repurchase of the Company's own equity instrument recognised and deducted directly in equity. No gain or loss is recognised in the statement of Profit und Loss on the purchase sale; ISSUE or cancellation of the Company's own equity instruments.

Financial Liabilities

The Company classifies all financial liabilities as subsequently measured at amortised cost, except for financial liabilities at fair value through profit or loss.

Derecognition of financial liabilities

A financial liability is derecognised when the obligation under the ability discharged or cancelled or expires When an existing financial Liability is replaced by another from the same lender in substantially different terms; or the terms of an existing liability are substantially modified, such an exchange or modification treated as the derecognition of the original ability and the recognition new liability. The difference between the carrying amount of the financial ability derecognised and the consideration paid and payable is recognised in the Statement Profit and Loss.

2.17 Off-setting of financial instruments

Financial assets and liabilities are offset and the het mount is reported in the Balance Sheet when there is a legally enforceable right to offset the recognised amounts and there can intention to settle one at basis of realise the asset and settle the liability simultaneously.

2.18 Earnings Per Share (“EPS")

Basic EPS share are calculated by dividing the net profit or loss for the year attributable to equity shareholders (after deducting preference dividend, If any, attributable taxes) by the weighted average number of equity shares outstanding during the year For the purpose of calculating diluted earnings per share, the net profit or loss the year attributable to equity shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares Dilutive potential equity shares are deemed converted as of the beginning of the period, unless they have been lived eta later date. In computing the dilutive comings per shares, only potential equity shares that are dilutive and that either reduces the Earnings per share or increases lose the share are included .

2.19 Significant accounting judgements estimates and assumptions

The preparation of financial statements in conformity with the Ind AS requires the management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities the accompanying disclosure and the disclosure of contingent liabilities at the end of the reporting period. Estimates and underlying assumptions are reviewed on an Ongoing basis. Revisions to accounting, estimates are recognized in the period in what the estimates are revised and future periods are affected. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amount of assets or liabilities in future periods.

In particular information about significant areas of estimation uncertainty and critical judgements in applying accounting policies that have the most significant effect on the amounts recognised in the financial statements included in the following notes

2.20 Impairment of financial instruments

Equity instruments are not subject to impairment under Ind AS 109.

The Company recognises lifetime expected credit losses (ECL) when there has been a significant increase in credit risk since initial recognition and when the financial instrument is credit impaired. If the credit risk on the financial instrument has not increased significantly since initial recognition, the Company measures the loss allowance for that financial instrument at an amount equal to 12 month ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition. 12 month ECL represents the portion of lifetime ECL that is expected to result from default events on a financial instrument that are possible within 12 months after the reporting date.
When determining whether credit risk of a financial asset has increased significantly since initial recognition and when estimating expected credit losses, the Company considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, including on historical experience and forwardlooking information.

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the Standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

3 Cash and cash equivalents

	As at 31 March 2026	As at 31 March 2025
Cash & cash equivalents	-	-
Balances with banks in current accounts	47.83	227.38
Fixed Depoists with Banks	1,000.00	0.78
	1,047.83	**228.16**

4 Trade Receivables

	As at 31 March 2026	As at 31 March 2025
Secured & Considered Goods	-	-
Unsecured & Considered Goods	24.50	52.20
Doubtful	-	-
Less: Allowances for doubtful debts		
	24.50	**52.20**

Ageing analysis of Trade Reecivebles as on 31 March 2026

Particulars	Unbilled	Not Due	Outstanding for following periods from due date of payment					Total
			Less than 6 months	6 months to 1 year	1-2 years	2-3 years	More than 3years	
Undisputed, Secured trade receivables								
considered good	-	-	-	-	-	-	-	-
considered doubtful	-	-	-	-	-	-	-	-
Undisputed, unsecured trade receivables								
considered good	-	-	2.90	-	-	-	21.60	24.50
considered doubtful	-	-	-	-	-	-	-	-
Total	**-**	**-**	**2.90**	**-**	**-**	**-**	**21.60**	**24.50**

Ageing analysis of Trade Receivables as on 31st March 2025

Particulars	Unbilled	Not Due	Outstanding for following periods from due date of payment					Total
			Less than 6 months	6 months to 1 year	1-2years	2-3 years	More than 3years	
Undisputed, Secured trade receivables								
considered good	-	-	-	-	-	-	-	-
considered doubtful	-	-	-	-	-	-	-	-
Undisputed, unsecured trade receivables								
considered good	-	-	30.60	-	-	21.60	-	52.20
considered doubtful	-	-	-	-	-	-	-	-
Total	**-**	**-**	**30.60**	**-**	**-**	**21.60**	**-**	**52.20**

5 Loans

	As at 31 March 2026	As at 31 March 2025
(A) Loan (at amortised cost)		
Term Loans	541.55	2,032.96
Loan repayable on demand	10,330.81	3,394.84
	10,872.36	5,427.80
Less: Provision as per IRACP norms (Refer note 48(ii))	-	-
	10,872.36	**5,427.80**
(B) (i) Secured	5.78	4.00
(ii) Covered by bank / government guarantee	-	-
(iii) Unsecured	10,866.58	5,423.80
	10,872.36	5,427.80
Less: Provision as per IRACP norms (Refer note 48(ii))	-	-
	10,872.36	**5,427.80**
(C) (i) Loans in India		
(a) Public sector	-	-
(a) Others	10,872.36	5,427.80
(ii) Loans outside India	-	-
	10,872.36	5,427.80
Less: Provision as per IRACP norms (Refer note 48(ii))	-	-
	10,872.36	**5,427.80**

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the Standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

6 Investments

	As at 31 March 2026	As at 31 March 2025
(A) At fair value through other comprehensive income		
Investment in Subsidiaries companies		
AMPL Capital Advisors Private Limited (Formerly known as Credent Property Advisory Private Limited) (1,00,000 equity shares of face value of ₹ 10/- each; Previous years : 1,00,000 equity shares of face value of ₹10/- each;)	-	-
AMPL Wealth Management Private Limited (Formerly Known as Credent Investment Private Limited) (10,000 equity shares of face value of ₹ 10/- each; Previous years : 10,000 equity shares of face value of ₹ 10/- each;)	307.54	420.92
AMPL Asset Management Private Limited (Formerly known as Credent Assets Management Services Private Limited) (22,92,757 equity shares of face value of ₹ 10/- each; Previous years : 22,92,757 equity shares of face value of ₹10/- each;)	1,119.61	953.45
Investment in Quoted Shares		
Kesar India Limited [1,65,600 equity shares of face value of ₹ 10/- each, (Previous Year 74,200 equity shares of face value of ₹ 10/- each)]	1,879.56	448.61
Comrade Appliances Limited (Previous Year 7,000 equity shares of face value of ₹ 10/- each)	-	6.17
Eco Hotels and Resorts Limited [1,000 equity shares (Previous Year Nil) of face value of ₹ 10/- each]	0.03	-
Garment Mantra Lifestyle Limited [21,318 equity shares of face value of ₹ 1/- each, (Previous Year 27,00,000 equity shares of face value of ₹ 1/- each)]	0.30	42.39
GM Polyplast Limited (Previous Year 31,500 equity shares of face value of ₹ 1/- each)	-	25.83
Investment in Unquoted Shares		
Inmac Computers Limited [50,000 equity shares (Previous Year Nil) of face value of ₹ 10/- each]	37.50	-
Investment in units of Trust		
CFM Asset Reconstruction Pvt Ltd [7,80,000 Units (Previous Year Nil) of ₹ 1000/- per unit]	7,800.00	-
(B) At fair value through Profit and Loss Account		
Investment in Mutual Funds		
Overnight Fund Growth [10.687 Units (Previous Year Nil) of ₹ 1412.95/- per NAV]	0.15	-
Nippon India ETF Nifty 1D Rate Liquid BeES [0.60 Units (Previous Year Nil) of ₹ 1000/- per NAV]	0.01	-
	11,144.70	1,897.37
Less: Allowances for impairment loss	-	-
	11,144.70	**1,897.37**
(C) (i) Investments in India	11,144.70	1,897.37
(ii) Investments outside India	-	-
	11,144.70	**1,897.37**

The Company has designated certain equity investments as Fair Value Through Other Comprehensive Income (FVTOCI) in accordance with Ind AS 109. Quoted equity investments are measured using quoted market prices at the reporting date.
In respect of the investment in an unquoted equity instrument, fair value has been determined using valuation techniques appropriate in the circumstances. As at 31 March 2026, in the absence of sufficient recent information and observable market inputs to reliably measure fair value, management has assessed that the carrying cost of the investment represents an appropriate estimate of fair value in accordance with the guidance provided under Ind AS 109. Accordingly, the investment has been measured at fair value based on cost as at the reporting date.

7 Other financial assets

	As at 31 March 2026	As at 31 March 2025
Unsecured, considered goods		
Non-current Financial assets		
Securities Deposits/EMD	33.07	24.85
	33.07	**24.85**
Current financial assets		
Interest accrued but not due on loans	1,129.94	0.31
Interest accrued and due on loans	340.94	965.27
Other Financial assets	1.76	3.74
	1,472.64	**969.31**
Total Other financial Assets	**1,505.71**	**994.17**

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the Standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

8 Deferred tax assets/(liability) (Net)

	At at 31 March 2025	Recognised in profit & loss	Recognised through OCI	At at 31 March 2026
Difference in written down value as per companies act and income tax act	(0.02)	(1.98)	-	**(2.00)**
Expense disallowed under Income Tax Act,1961	-	24.93	-	**24.93**
Financial assets and liabilities at fair value	34.75	-	(247.46)	**(212.72)**
Total	**34.73**	**22.95**	**(247.46)**	**(189.79)**

	At at 31 March 2024	Recognised in profit & loss	Recognised through OCI	At at 31 March 2025
Difference in written down value as per companies act and income tax act	(0.04)	0.03	-	**(0.02)**
Expense disallowed under Income Tax Act,1961	-	-	-	-
Financial assets and liabilities at fair value	-	-	34.74	**34.74**
Total	**(0.04)**	**0.03**	**34.74**	**34.72**

CREDENT GLOBAL FINANCE LIMITED
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Notes forming part of the Standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

9 Property, Plant & Equipments

Current Year

Cost	As at 1 April 2025	Additions	Adjustments	Deletions	As at 31 March 2026
Computers	1.09	1.30	-	-	2.39
Furniture and fixtures	1.19	1.90	-	-	3.09
Office equipment	1.05	0.35	-	-	1.40
Plant & Machinery	-	28.58	-	-	28.58
BMW Car	-	163.36	-	-	163.36
Total	**3.33**	**195.49**	**-**	**-**	**198.82**

Depreciation	As at 1 April 2025	Additions	Adjustments	Deletions	As at 31 March 2026
Computers	0.58	0.73	-	-	1.31
Furniture and fixtures	0.18	0.34	-	-	0.52
Office equipment	0.17	0.26	-	-	0.43
Plant & Machinery	-	3.83	-	-	3.83
BMW Car	-	4.66	-	-	4.66
Total	**0.93**	**9.82**	**-**	**-**	**10.75**

Carrying amounts	As at 31 March 2025	As at 31 March 2026
Computers	0.51	1.08
Furniture and fixtures	1.01	2.57
Office equipment	0.88	0.97
Plant & Machinery	-	24.75
BMW Car	-	158.70
Total	**2.40**	**188.07**

Property, Plant & Equipments

Previous Year

Cost	As at 1 April 2024	Additions	Adjustments	Deletions	As at 31 March 2025
Computers	1.09	-	-	-	1.09
Furniture and fixtures	0.90	0.29	-	-	1.19
Office equipment	0.27	0.78	-	-	1.05
Total	**2.26**	**1.07**	**-**	**-**	**3.33**

Depreciation	As at 1 April 2024	Additions	Adjustments	Deletions	As at 31 March 2025
Computers	0.24	0.34	-	-	0.58
Furniture and fixtures	0.05	0.13	-	-	0.18
Office equipment	0.06	0.11	-	-	0.17
Total	**0.35**	**0.58**	**-**	**-**	**0.93**

Carrying amounts	As at 31 March 2024	As at 31 March 2025
Computers	0.85	0.51
Furniture and fixtures	0.85	1.01
Office equipment	0.21	0.88
Total	**1.91**	**2.40**

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Notes forming part of the Standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

10 Right of Use Assets

Following are the changes in the carrying value of the Right to use Assets:

	As at 31 March 2026	As at 31 March 2025
Opening Balance	170.83	56.14
Addition during the year	37.06	213.55
Deletion during the year	-	35.46
Depreciation charge for the year	54.29	63.40
Total	**153.60**	**170.83**

11 Other non-financial assets

	As at 31 March 2026	As at 31 March 2025
Other advances	-	50.92
Prepaid Expenses	3.08	12.34
Employee Advance	3.52	3.45
Receivables from Govt. Authorities	18.70	6.06
Total	**25.30**	**72.77**

12 Trade payables

	As at 31 March 2026	As at 31 March 2025
(a) Total outstanding dues of micro enterprises and small enterprises and;	9.86	1.43
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	4.11	4.15
	13.97	**5.58**

Trade payable ageing schedule for period ended 31 March 2026

Particulars	Unbilled	Outstanding for following periods from due date of payment				
		Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(a) Total outstanding dues of micro enterprises and small enterprises and;	-	9.72	0.14	-	-	9.86
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	4.11	-	-	-	4.11
Total	**-**	**13.84**	**0.14**	**-**	**-**	**13.96**

Trade payable ageing schedule for 31 March 2025

Particulars	Unbilled	Outstanding for following periods from due date of payment				
		Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(a) Total outstanding dues of micro enterprises and small enterprises and;	-	1.43	-	-	-	1.43
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	4.15	-	-	-	4.15
Total	**-**	**5.58**	**-**	**-**	**-**	**5.58**

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Notes forming part of the Standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

13 Borrowings
(at amortised cost)

		As at 31 March 2026	As at 31 March 2025
(A)	Other Loan	9,388.97	1,473.82
	Term Loan	596.00	-
	Total (A)	**9,984.97**	**1,473.82**
(B)	Secured	596.00	873.82
	Unsecured	9,388.97	600.00
	Total (B)	**9,984.97**	**1,473.82**
(C)	**(I) Loans in India**		
	(i) Intercorporate Loan & Borrowings	9,648.63	600.00
	(i) Loan from Bank/Financial institution	311.33	873.82
	(ii) Other Loans	25.00	-
	Total (C)	**9,984.96**	**1,473.82**
	(II) Loans outside India	**-**	**-**
	Total (C) (I) and (C) (II)	**9,984.96**	**1,473.82**

14 Lease liability
Following are the changes in the carrying value of the Lease liability:

	As at 31 March 2026	As at 31 March 2025
Opening balance	185.71	61.56
Addition during the year	35.59	213.55
Finance cost accrued during the year	20.35	21.48
deletion of Lease liability	-	40.76
Payment of lease liabilities	64.53	70.12
Total	**177.12**	**185.71**

15 Provisions & Other Payables

	As at 31 March 2026	As at 31 March 2025
Other Payable	0.60	-
	0.60	**-**

16 Other financial liabilities

	As at 31 March 2026	As at 31 March 2025
Advances received from related parties	416.18	416.18
Interest accrued on borrowing but not due	168.01	160.61
Salary Payable	5.48	22.14
Other Liabilities	6.15	2.29
	595.82	**601.22**

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(All amounts in ₹ lacs, unless otherwise stated)

17 Current tax liabilities (Net)

	As at 31 March 2026	As at 31 March 2025
Provision for taxes (Net of advance tax and deduction at source)	879.75	37.06
	879.75	**37.06**

18 Other non-financial liabilities

	As at 31 March 2026	As at 31 March 2025
Statutory Dues Payable	37.58	24.71
Deferred Processing Fee	8.90	17.49
Prepayment Premium	-	0.05
Pre-Received Interest	0.30	0.30
Pre-Received EMI	22.37	23.66
	69.15	**66.21**

19 Provisions & Other Payables

	As at 31 March 2026	As at 31 March 2025
Provision for Expense	-	2.19
Provision as per IRACP norms (Refer note 52)	99.05	71.91
	99.05	**74.10**

20 Share capital

	As at 31 March 2026		As at 31 March 2025	
	No. of shares	**Amount**	**No. of shares**	**Amount**
Authorised share capital				
Equity shares				
Equity shares of ₹ 2 each for the year ended 31st March 2026 and ₹2/- for the year ended 31st March 2025	125,000,000	2,500.00	125,000,000	2,500.00
	125,000,000	**2,500.00**	**25,000,000**	**2,500.00**
Issued, subscribed and fully paid up				
Equity shares				
Equity shares of ₹ 2 each for the year ended 31st March 2026 and ₹2/- for the year ended 31st March 2025	61,461,230	1,229.22	51,461,230	1,029.22
Total	**61,461,230**	**1,229.22**	**51,461,230**	**1,029.22**

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Notes forming part of the Standalone financial statements for the year ended 31 March 2026
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(a) Reconciliation of number of shares

	As at 31 March 2026		As at 31 March 2025	
Equity share capital	**No. of shares**	**Amount**	**No. of shares**	**Amount**
Balance as at the beginning of the year	51,461,230	1,029.22	10,292,246	1,029.22
Share Extinguished on Spliting of Shares #	-	-	(10,292,246)	(1,029.22)
Split of Share durring the year #	-	-	51,461,230	1,029.22
Add: Increase during the period (Refer note no:50)	10,000,000	200.00	-	-
Balance as at the end of the year	**61,461,230**	**1,229.22**	**51,461,230**	**1,029.22**

 # During the Financial year 2024-25, the Company has sub-divided (split) its 1,02,92,246 equity shares of face value of ₹10 each fully paid-up into 5,14,61,230 equity shares of face value of ₹2 each fully paid up w.e.f. 27 October 2024 as recommended by the board of directors and approved by the shareholders of the Company.

(b) Rights / preferences / restrictions attached to equity shares

The Company has one class of equity shares having a par value of ₹ 2 per Share for the year ended 31st March 2026 and ₹ 2 per share for the year ended 31st March 2025. Each Shareholder is eligible for one vote per share held. The dividend proposed (if any) by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting, except in case of interim dividend(if any). In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the Company after distribution of all preferential amounts, in proportion to their shareholding.

(c) Details of shareholders holding more than 5% shares in the Company

Name of shareholder	As at 31 March 2026		As at 31 March 2025	
	No of shares	**% holding**	**No of shares**	**% holding**
Aditya Vikram Kanoria	8,073,210	13.14%	8,073,210	15.69%
Mandeep Singh	7,924,535	12.89%	7,924,535	15.40%
Al MahaInvestment FundPcc-onyxStrategy	4,000,000	6.51%	-	0.00%
MinervaVentures Fund	3,781,832	6.15%	-	0.00%
Supriya Kataria	4,956,204	8.06%	-	0.00%
Jr Seamless Private Limited	3,604,495	5.86%	-	0.00%

(d) Detail of share held by promoters as at 31 March 2026

Promoter Name	**No of shares**	**% of total shares**	**% change during the year**
Aditya Vikram Kanoria	8,073,210	13.14%	-2.55%
Mandeep Singh	7,924,535	12.89%	-2.51%

Detail of share held by promoters as at 31 March 2025

Promoter Name	**No of shares**	**% of total shares**	**% change during the year**
Aditya Vikram Kanoria	8,073,210	15.69%	0.00%
Mandeep Singh	7,924,535	15.40%	0.00%

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Notes forming part of the standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs , unless otherwise stated)

21 Other Equity

	As at 31 March 2026	As at 31 March 2025
Retained Earning		
Balance at beginning of the year	469.41	296.18
Add: Profit/(Loss) for the period/year	2,796.27	216.53
Less: Transfer to statutory reserves	(559.25)	(43.31)
Transfer from OCI [refer note 2.12]	(49.77)	-
Balance at closing of the period/year	**2,656.66**	**469.41**
Security Premium		
Balance at beginning of the year	4,888.42	4,888.42
Add: Addition during the period/year	2,800.00	-
Less: QOIP Issue expenses	(16.92)	
Balance at closing of the period/year	**7,671.50**	**4,888.42**
Statutory Reserves as per section 45-IC of the RBI Act, 1934		
Balance at beginning of the year	152.95	109.64
Add: Transfer from retained earning	559.25	43.31
Balance at closing of the period/year	**712.20**	**152.95**
Other Comprehensive Income, Net of Tax		
Equity instruments measured at fair value through other comprehensive income		
Balance at beginning of the year	(103.28)	-
Add: Changes during the period/year	735.79	(103.28)
Transfer to Retained earnings [refer note 2.12]	49.77	-
Balance at closing of the period/year	**682.27**	**(103.28)**
Balance at the year end	**11,722.64**	**5,407.49**

Nature and purpose of reserves:

Retained Earning

This reserve represents the cumulative profits of the Company less any transfer to statutory reserve. This can be utilised in accordance with the provision of Companies Act, 2013.

Statutory Reserves as per section 45-IC of the RBI Act, 1934

The Company has to transfer 20% of its profit after tax to the statutory reserves in accordance with the provision of Section 45-IC of Reserve Bank of India Act, 1934. The same will be utilised in accordance with the provisions of the Reserve Bank of India Act, 1934.

Other comprehensive income (OCI)

(a) The Company has elected to recognise changes in the fair value of certain investments in equity securities in other comprehensive income. These changes are accumulated within the FVOCI reserve within equity. The Company transfers amounts from this reserve to retained earnings when the relevant equity securities are derecognised.

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Notes forming part of the standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

22 Revenue from operations

	For the year ended 31 March 2026	For the year ended 31 March 2025
Interest on loans	826.65	871.48
Other operating revenue	3,424.42	109.72
	4,251.07	**981.20**

23 Other income

	For the year ended 31 March 2026	For the year ended 31 March 2025
Interest Income		
a. Interest on FDR	1.41	4.98
b. Income from rent	3.05	-
Other Non-Operating Income		
a. Loan and interest written back	146.71	-
b. Other Income	0.13	6.60
c. Profit on cancellation of ROU assets	-	5.30
d. Speculation gain on sale of shares	11.41	4.79
	162.71	**21.67**

24 Finance Cost

	For the year ended 31 March 2026	For the year ended 31 March 2025
Interest on borrowings (other than debts securities)		
a. Loan from banks	106.43	83.83
b. Loan from institutions and others	111.19	62.85
Other interest expenses		
a. Interest expenses on Income Tax	-	-
b. Interest on Lease liability	20.35	21.48
	237.97	**168.16**

25 Impairment of financial instruments

	For the year ended 31 March 2026	For the year ended 31 March 2025
On financial assets measured at Amortised Cost		
Provision as per IND-AS 109 / IRACP norms (refer note No:48(ii))	27.13	(15.10)
	27.13	**(15.10)**

26 Employee benefits expense

	For the year ended 31 March 2026	For the year ended 31 March 2025
a. Salary, wages and bonus	187.64	192.61
b. Staff welfare expense	8.18	11.49
	195.82	**204.10**

27 Depreciation and amortisation expense

	For the year ended 31 March 2026	For the year ended 31 March 2025
a. Depreciation on plant, property and equipment	9.82	0.58
b. Depreciation on Right of Use Assets	53.92	63.40
	63.74	**63.98**

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Notes forming part of the standalone financial statements for the year ended 31 March 2026
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28 Other expenses

		For the year ended 31 March 2026	For the year ended 31 March 2025
a.	Legal and professional	24.39	102.11
b.	Printing & Stationary	0.70	1.15
c.	Travelling and conveyance	2.73	1.40
d.	Business Promotion & Advertisement charges	-	2.00
e.	Postage & Telephone	1.74	1.57
f.	Payments to auditors (see Note 'A' below)	5.25	3.40
g.	Office Expenses	15.49	10.91
h.	Director's Sitting Fees	3.40	3.10
i.	Website & software maintenance charges	15.09	3.77
j.	Bank Charges	0.23	0.47
k.	Fee & Subscription	6.22	7.40
l.	AGM / EGM Expenses	1.04	0.78
m.	Miscellaneous expenses	0.60	-
n.	Marketing Expenses	-	0.21
o.	Electricity Expenses	1.12	0.60
p.	Repairs & Maintenance	26.27	0.64
q.	Loan Written off	-	46.00
r.	Other Expenses	5.36	5.88
s.	Insurance Expenses	2.98	1.27
t.	Bad Debts	5.30	13.99
u.	Loss on sale of shares	0.09	71.24
v.	Rate & Taxes	7.53	12.23
w.	Commission & Brokerage	45.54	4.14
x.	Loss on settlement on loans	2.21	-
		173.28	**294.26**

Note:

A	Payments to auditors		
	(i) Statutory Audit Fees	2.00	2.00
	(ii) Limited Review Fees	1.40	1.40
	(iii) Certification Fees	1.85	-
		5.25	**3.40**

29 Earning per share

Particulars		
Net profit after tax available for equity shareholders (A)	2,796.27	216.53
Opening number of equity shares #	51,461,230	51,461,230
Closing number of equity shares	61,461,230	51,461,230
Weighted average number of equity shares (B)	52,584,518	51,461,230
Basic EPS (A/B) (in ₹)	**5.32**	**0.42**
Diluted EPS (A/B) (in ₹)	**5.32**	**0.42**
Nominal value per equity share (in ₹)	2.00	2.00

 # The Company has sub-divided (split) its 1,02,92,246 equity shares of face value of ₹10 each fully paid-up into 5,14,61,230 equity shares of face value of ₹ 2 each fully paid up w.e.f. 15 October 2024 as recommended by the board of directors and approved by the shareholders of the Company. Opening no. of equity shares for the year ended 31 March, 2025 have been accordingly adjusted for the effect of sub-divided (split) of equity shares.

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Notes forming part of the standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

30 Income taxes relating to continuing operations

	For the year ended 31 March 2026	For the year ended 31 March 2025
a) Income tax recognised in profit or loss		
Current tax		
In respect of the current year	942.52	70.96
In respect of earlier years	-	-
Deferred tax expense		
Origination and reversal of temporary differences	(22.95)	(0.03)
	919.57	**70.93**
b) Income tax recognised in other comprehensive income		
Origination and reversal of temporary differences	247.46	(34.74)
	247.46	**(34.74)**
c) Reconciliation of effective tax rate		
Profit / (Loss) before tax	3,715.84	287.47
Add: Disallowances	29.08	65.71
Taxable Profit / (Loss)	**3,744.92**	**353.18**
Less: Brought forward losses	-	71.24
Taxable Profit / (Loss) after adjustment of brought forward losses	**3,744.92**	**281.94**
Book Profit under MAT	-	-
Short term Capital Gain	-	-
At statutory income tax rate of 25.168%	**942.52**	**70.96**

Movement of Deferred tax expense during the year ended 31 March, 2026

	Opening balance	Recognised in profit or loss	Recognised in other comprehensive income	Closing balance
Deferred tax (liabilities)/assets in relation to:				
Difference Between Book and Tax Depreciation	(0.02)	(1.98)	-	(2.00)
Financial assets and liabilities at fair value	34.75	-	(247.46)	(212.72)
Expense disallowed under Income Tax Act,1961	-	24.93	-	24.93
Total	**34.73**	**22.95**	**(247.46)**	**(189.79)**

Movement of Deferred tax expense during the year ended 31st March, 2025

	Opening balance	Recognised in profit or loss	Recognised in other comprehensive income	Closing balance
Deferred tax (liabilities)/assets in relation to:				
Difference Between Book and Tax Depreciation	(0.04)	0.03	-	(0.02)
Expense disallowed under Income Tax Act,1961	-	-	34.74	34.74
Total	**(0.04)**	**0.03**	**34.74**	**34.72**

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Notes forming part of the standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

31 Contingent liabilities and capital commitments

	For the year ended 31 March 2026	For the year ended 31 March 2025
(a) Contingent liabilities		
- Income Tax (Pending before Assessing officer)	1.67	13.09
- Outstanding Bank Guarantees	-	-
- Claim received but not acknowledged by the Company	-	-
(b) Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances)	-	-

(c) The Company has commitments for services, purchase of goods and employee benefits, in normal course of business. The Company does not have any long-term commitments/contracts including derivative contracts for which there will be any material foreseeable losses.

32 Related party disclosures

(a) **Enterprises exercising significant control :**

Subsidiaries company :

AMPL Capital Advisors Private limited (Formerly known as Credent Property Advisory Private limited)
AMPL Wealth Management Private Limited (Formerly Known as Credent Investment Private Limited)
AMPL Asset management Private Limited (Formerly known as Credent Asset Management Services Private Limited)

(b) **Step- Down Subsidiary company:**

Essel Finance Advisors and Managers LLP (w.e.f 21st November 2025)

(c) **Associate Entity**

Credent Alpha LLP

(d) **Key management personnel (KMP)**

Mr. Aditya Vikram Kanoria	Promoter, Managing Director & CFO
Mr. Mandeep Singh	Promoter Director
Mr. Mohit K Chheda	Professional Director
Mr. Sulabh Jain	Independent Director
Ms. Shubhangi Agarwal	Independent Director
Mr. Vikas Kataria	Professional Director (w.e.f 21/07/2025)
Mr. Navneet Kumar	Independent Director (w.e.f 21/07/2025)
Ms. Preeti Sethi	Company Secetratory

(e) **Individuals and Enterprise where Key Management Personnel along with their relative exercise significant influence**

AZH Consultants LLP	Aditya Vikram Kanoria and Mandeep singh are designated partner.
Modulex Construction Technologies Limited	Aditya Vikram Kanoria serves as a Professional Director (w.e.f 20/07/2024)
Modulex Modular Buildings Pvt Ltd	Aditya Vikram Kanoria serves as a Professional Director (w.e.f 20/09/2024)
Janakalyan Fincare Pvt Ltd	Aditya Vikram Kanoria serves as a Promoter Director (w.e.f 28/08/2025)
Wealthmax Financial Advisors Limited, UK	Mandeep Singh serves as a Promoter Director
Insta Cuisine Pvt Ltd (w.e.f 30/09/2024)	Mohit K Chheda holds a 32% shareholding and serves as a director.
Everence Technologies Pvt Limited	Vikas Kataria holds a 60% shareholding and serves as a director.
Bengal Tiger Capital Advisors LLP	Mohit K Chheda holds a 99% partnership.
Zero Carbon Tech 24 Private Limited	Vikas Kataria holds a 21.06% shareholding.
DP Jewelline Private Limited	Wife of Vikas Kataria serves as a Director
Santosh Kataria	Wife of Vikas Kataria
Tajendra Pal Singh	Brother of Mandeep Singh

(f) **Transactions with related parties during year**

Nature of transactions	For the year ended 31 March 2026	For the year ended 31 March 2025
Loan Given to/(Received back):-		
Aditya Vikram Kanoria	-	(87.81)
Vikas Kataria	691.75	-
Santosh Kataria	300.00	-
AMPL Capital Advisors Private limited	5.90	63.12
AMPL Wealth Management Private Limited	(29.78)	(709.45)
AMPL Asset management Private Limited	(235.39)	(1,048.56)
AZH Consultants LLP	(82.39)	310.08
Credent Alpha LLP	(2.26)	-
Everence Technologies Pvt Limited	125.00	-
Zero Carbon Tech 24 Private Limited	55.00	-
DP Jewelline Private Limited	250.00	-
Bengal Tiger Capital Advisors LLP	273.97	-
Interest Income		
Aditya Vikram Kanoria	-	1.04
Santosh Kataria	14.55	-
AMPL Capital Advisors Private limited	11.56	8.88
AMPL Wealth Management Private Limited	12.77	22.80
AMPL Asset management Private Limited	1.84	36.37
AZH Consultants LLP	25.75	23.28
Zero Carbon Tech 24 Private Limited	1.07	-
DP Jewelline Private Limited	0.45	-
Advance Given		
Credent Alpha LLP	-	1.59
Management Consultancy Income		
Wealthmax Financial Advisers Limited, UK	15.00	14.40
AZH Consultants LLP	25.00	-

Management Consultancy Expenses		
Wealthmax Financial Advisers Limited, UK	-	0.59
Interest Expenses		
AMPL Asset management Private Limited	4.32	-
Director Sitting Fees Paid		
Shubhangi Agrawal	1.00	0.90
Sulabh Jain	2.00	2.20
Navneet Kumar	0.40	-
Remuneration Paid		
Preeti Sethi	10.17	10.20
Aditya Kanoriya	39.25	50.40
Tajendra Pal Singh	14.97	-

(f) **Balance outstanding at year end**

Nature of transactions	As at 31 March 2026	As at 31 March 2025
Loan Given to		
Vikas Kataria	691.75	-
Santosh Kataria	300.00	-
AMPL Capital Advisors Private limited	117.83	111.93
AMPL Asset management Private Limited	-	41.92
AMPL Wealth Management Private Limited	157.06	204.98
Credent Alpha LLP	-	2.26
AZH Consultants LLP	258.98	341.63
Everence Technologies Pvt Limited	125.00	-
Zero Carbon Tech 24 Private Limited	55.00	-
DP Jewelline Private Limited	250.00	-
Interest Accrued		
Aditya Vikram Kanoria	32.08	32.08
Vikas Kataria	24.45	-
Santosh Kataria	14.55	-
AMPL Capital Advisors Private limited	22.83	11.27
AMPL Wealth Management Private Limited	74.08	61.31
AMPL Asset management Private Limited	71.82	74.30
AZH Consultants LLP	49.29	23.54
Modulex Modular Buildings Pvt Ltd	6.04	6.04
Zero Carbon Tech 24 Private Limited	1.07	-
DP Jewelline Private Limited	0.45	-
Loan Taken from		
Mandeep Singh	416.18	416.18
AMPL Asset management Private Limited	193.47	-
Account Receivable		
Wealthmax Financial Advisers Limited, UK	1.25	1.10

33 Expenditure / Earning in foreign currency (on accrual basis)

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Earning in foreign currency	-	14.40
Expenditure in foreign currency	-	0.59

34 Dues to small and micro enterprises pursuant to section 22 of the micro, small and medium enterprises development ('MSMED') act, 2006 #:

	For the year ended 31 March 2026	For the year ended 31 March 2025
- Principal amount due to suppliers registered under the MSMED Act and remaining unpaid as at year end.	9.86	0.48
- Interest due to suppliers registered under the MSMED Act and remaining unpaid as at year end.	-	-
- Principal amounts paid to suppliers registered under the MSMED Act, beyond the appointed day during the year.	-	-
- Interest paid by the Company in terms of Section 16 of MSMED Act, 2006, along with the amount of the payment made to the suppliers and service providers beyond the appointed day during the year.	-	-
- Interest paid, under Section 16 of MSMED Act, to suppliers registered under the MSMED Act, beyond the appointed day during the year.	-	-
- Interest paid, other than under Section 16 of MSMED Act, to suppliers registered under the MSMED Act, beyond the appointed day during the year.	-	-
- Amount of interest due and payable for the year of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the MSMED Act.	-	-
- Interest accrued and remaining unpaid as at the end of year.	-	-
- Amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues above are actually paid to the small enterprise, for the purpose of disallowance of a deductible expenditure under section 23 of the MSMED Act.	-	-

 # The details of amounts outstanding to micro and small enterprises under the Micro, Small and Medium Enterprises Development Act, 2006 are as per available information with the Company.

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35 The Government of India has consolidated 29 existing labour legislations into a unified framework comprising four Labour Codes, namely the Code on Wages, 2019, the Code on Social Security, 2020, the Industrial Relations Code, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "New Labour Codes"). These Codes have become effective from November 21, 2025. The Ministry of Labour and Employment has issued draft Central Rules and related FAQs to facilitate assessment of the financial impact arising from the implementation of the New Labour Codes.
The Company has assessed the implications of the New Labour Codes and, based on management's evaluation, does not expect any material impact on employee benefit obligations. Accordingly, no adjustment has been considered necessary in these financial results/financial statements.

36 In opinion of the Board, the loans & advances and other current assets have a value, which if realized in the ordinary course of business, will not be less than the value stated in the Balance Sheet.

37 The Company has not obtained Actuarial Valuation with regards to Employee's terminal benefits i.e., Gratuity and Leave Encashment as mandated by Indian Accounting Standard (Ind As 19) issued by the Institute of Chartered Accountants of India. In view of lesser number of employees on rolls, the Company has provided these benefits on actual basis.

38 Balance appearing under loans & advances, trade receivables, trade payables, current assets and current liabilities are subject to confirmations in certain cases.

39 During the year, the Company has conducted physical verification of its property, plant and equipment in order to ensure their location, existence and assess their working condition. No discrepancies have been reported during such verification.

40 All the property, plant & equipment and intangible assets of the Company are fully depreciated in accordance with the provisions of Companies Act, 2013. The minimum residual value is carried in books of accounts.

41 Financial risk management
The Company's financial liabilities generally comprises of trade payables, borrowing etc. The main purpose of these financial liabilities is to raise finances for the Company. The financial assets held by the Company consist of balance with banks, security deposit etc.
There are various risk involved with the activities of the Company like credit risk, liquidity risk and market risk. The board of directors reviews and agrees policies for managing each of these risks which are summarized below:

(i) Credit Risk
Credit risk arises when a counterparty defaults on its contractual obligations to pay resulting in financial loss to the Company. The Company has credit risk from its other Financial Assets.

The customer credit risk is managed subject to the Company's established policy, procedure and controls relating to customer credit risk management. In order to contain the business risk, prior to acceptance of any contract, feasibility study is carried out considering the various factors like market trends etc. The Company remains vigilant and regularly assesses the credit risk during execution of contracts with a view to limit risks of delays and default. In view of the industry practice, credit risks from receivables are well contained on an overall basis.

(ii) Liquidity risk
The Liquidity risk is the risk that the Company does not have sufficient financial resources to meet its obligations as they fall due, or will have to do so at an excessive cost. The risk arises from mismatchs in the timing of cash flows which is inherent in all finance driven organisation and can be affected by a range of company specific and market-wide events.

	Less than 3 months	3 to 12 months	More than 12 months	Total
As at 31 March 2026				
Financial assets				
Cash & cash equivalents	47.83	-	1,000.00	1,047.83
Trade receivables	2.90	-	21.60	24.50
Loans	130.45	7,651.11	3,090.79	10,872.36
Investments	-	7,800.00	3,344.70	11,144.70
Other financial assets	12.10	1,444.81	48.79	1,505.71
Total	**193.28**	16,895.93	**7,505.89**	**24,595.10**
Financial Liabilities				
Trade payables	8.11	5.73	0.14	13.97
Borrowings	136.01	9,685.45	163.50	9,984.96
Lease Liability	12.67	40.64	123.82	177.12
Provisions & Other Payables	0.60	-	-	0.60
Other financial liabilities	5.48	590.34	-	595.82
Total	**162.87**	**10,322.16**	**287.45**	**10,772.47**
As at 31 March 2025				
Financial assets				
Cash & cash equivalents	228.16	-	-	228.16
Trade Receivable	-	52.20	-	52.20
Loans		-	5,427.80	5,427.80
Investments	-	-	1,897.37	1,897.37
Other financial assets		-	994.17	994.17
Total	**228.16**	**52.20**	**8,319.32**	**8,599.70**
Financial Liabilities				
Trade payables	5.58	-	-	5.58
Borrowings	-	-	1473.82	#
Lease liability	5.20	26.47	154.04	185.71
Provisions & other payable	-	-	-	-
Other financial liabilities	-	22.14	579.08	601.22
Total	**10.78**	**48.61**	**2,206.94**	**2,266.33**

(iii) Market Risk
Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market prices comprise interest rate risk.

Foreign Currency Risk
The Company does not have any exposure to foreign curency Hence, any fluctuations on account of foreign currency has not arises.

Equity Price Risk
The Company is exposed to equity price risk arising from its investments in equity instruments. Equity price risk is related to the change in market reference price of the investment in equity securities.

Interest Rate Risk
The company is not exposed to interest rate risk as it has no borrowings at the Balance sheet date.

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42 Capital management

The company maintains an actively managed capital base to cover risk inherent in the business which includes issued equity capital and all other equity reserves attributable to equity holders of the Company, The primary objectives of the Company's capital management is to ensure that the Company complies with extremelly imposed capital requirements and maintains healthy capital ratios in order to support its business and to maximise shareholder value. The Company manages its capital structure and makes adjustments to it according to changes in economic condition and the risk characterestic of its activities, in order to maintain or adjust the capital structure, the Company may adjust the amount of dividend payments to shareholders return capital to shareholders or issues securities.

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Trade payable	13.97	5.58
Borrowings	9,984.96	1,473.82
Other Financial Liability	595.82	601.22
Provisions & Other Payables	0.60	-
Less : Cash and Cash equivalents	1,047.83	228.16
Net debts	**9,547.52**	**1,852.47**
Equity	12,951.85	6,436.72
Capital & Net Debt	**22,499.37**	**8,289.19**
Gearing Ratio	**42.43%**	**22.35%**

No changes were made in the objectives, policies or process for managing capital during the years ended 31 March 2026 and 31 March 2025.

43 Information as required by Non Banking financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Direction, 2007 is furnished herewith.

Particulars	Amount outstanding		Amount Overdue	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Liability Side				
1 Loan and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid :				
a Debenture: (other than falling within the meaning of public deposit*)				
Secured	-	-	-	-
Unsecured	-	-	-	-
b Deffered credit	-	-	-	-
c Term Loans	162.46	-	-	-
d Inter corporate loan and borrowings	9,648.63	600.00	-	-
e Commercial papers	-	-	-	-
f Other loans	25.00	873.82	-	-
g Loan from Bank	148.87	-	-	-
h Working Capital Demand Loan	-	-	-	-
i Overdraft	-	-	-	-

** Please see note A below*

Asset Side	Amount outstanding		Amount overdue	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
2 Breakup of loans and Advances including bill recivables (Other than those included in(4) below):				
a Secured	5.78	4.00	-	-
b Unsecured	10,891.07	5,476.00	-	-
3 Breakup of leased assets and stock on hire and other assets counting towards AFC activities:				
i Lease assets including lease rentals under sundry debtor:				
a Financial lease	-	-	-	-
b Operating lease	-	-	-	-
ii Stock on hire including hire charges under sundry debtors:				
a Assets on hire	-	-	-	-
b Repossessed assets	-	-	-	-
iii Other Loans counting towards AFC activities				
a Loans where assets have been repossessed	-	-	-	-
b Loans other than (a) above	-	-	-	-
4 Breakup of Investment:				
Current investment				
1 Quoted:				
i Share				
a Equity	-	-	-	-
b Preferences	-	-	-	-
ii Debentures and bonds	-	-	-	-
iii Units of mutual funds	-	-	-	-
iv Government securities	-	-	-	-
v Others	-	-	-	-
2 Unquoted:				
i Share				
a Equity	-	-	-	-
b Preferences	-	-	-	-
ii Debentures and bonds	-	-	-	-
iii Units of mutual funds	-	-	-	-
iv Government securities	-	-	-	-
v Others	-	-	-	-

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Long term investment				
1 Quoted:				
i Share	-	-	-	-
a Equity	1,879.89	497.17	-	-
b Preferences	-	-	-	-
ii Debentures and bonds	-	-	-	-
iii Units of mutual funds	-	-	-	-
iv Government securities	-	-	-	-
v Others	-	-	-	-
2 Unquoted:				
i Share				
a Equity	1,464.65	1,374.37	-	-
b Preferences	-	-	-	-
ii Debentures and bonds	-	-	-	-
iii Units of mutual funds	0.16	-	-	-
iv Government securities	-	-	-	-
v Others	7,800.00	-	-	-

5 Borrower group wise classification of assets financed as in(2)and(3)above:
Please see note B below

Category	Secured		Unsecured		Total	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
1 Related parties**						
a Subsidiaries	-	-	274.89	358.84	274.89	358.84
b Companies in the same group	-	-	-	-	-	-
c Other related parties	-	-	1,680.73	343.89	1,680.73	343.89
2 Other than related parties	5.78	4.00	8,935.46	4,773.26	8,941.24	4,777.26
3 Less: Provision as per IRACP norms	(0.02)	(0.02)	(99.02)	(71.90)	(99.05)	(71.91)
Total	**5.76**	**3.98**	**10,792.05**	**5,404.10**	**10,797.81**	**5,408.08**

6 Investor group wise classification of all investments (current and long term)in share and securities (both Quoted and unquoted):
Please see note C below

Category	Market Value/Breakup or Fair value of NAV		Book Value (Net of provision)	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
1 Related parties**				
a Subsidiaries	1,427.15	1,374.37	1,427.15	1,374.37
b Companies in the same group	-	-	-	-
c Other related parties	-	-	-	-
2 Other than related parties	9,717.55	523.00	-	-
Total	**11,144.70**	**1,897.37**	**1,427.15**	**1,374.37**

*** As per indian accounting standard of ICAI(please see note C)*

7 Other information:

Particulars	As at 31 March 2026	As at 31 March 2025
i Gross non performing assets		
a Related parties	-	-
b other than Related parties	225.51	-
ii Net non performing assets		
a Related parties	-	-
b other than Related parties	169.13	-
iii Assets acquired in satisfaction of debt	-	-

Notes:

A As defined in paragraph 2(1)(xii)of the Non Banking Financial Companies acceptance of public deposits (Reserve Bank) directions,1998

B Provisioning norms shall be appliacable as prescribed in Non Banking financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve bank Directions, 2007)

C All Indian Accounting standards (Ind As) and guidance notes issued by ICAI are applicable incuding for valuation of investment and other assets as also assets acquired in satisfaction of debt.However, market value in respect of quoted investment and break up/fair value/NAV in rspect of unquoted investments should be disclosed irrespective of whether they are classified as long term or current in(4) above.

44 Financial instruments and related disclosures

Financial instruments by category

Set out below is comparision by class of the carrying amount and fair value of Company's financial instruments

Particulars	As at 31 March 2026		As at 31 March 2025	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Financial assets				
A Measured At Amortised Cost				
Cash and bank balances	1,047.83	1,047.83	228.16	228.16
Trade receivable	24.50	24.50	52.20	52.20
Loans	10,872.36	10,872.36	5,427.80	5,427.80
Other Financial Assets	1,505.71	1,505.71	994.17	994.17
B Measured at fair Value through Profit & loss				
Investments	-	-	-	-
Measured at fair Value through FVTOCI				
Investments	11,144.70	11,144.70	1,897.37	1,897.37
Total financial assets	**24,595.10**	**24,595.10**	**8,599.70**	**8,599.70**
Financial liabilities				
Trade payables	13.97	13.97	5.58	5.58
Loans	9,984.96	9,984.96	1,473.82	1,473.82
Lease Liability	177.12	177.12	185.71	185.71
Other Financial Liability	595.82	595.82	601.22	601.22
Total financial liabilities	**10,772.47**	**10,772.47**	**2,266.33**	**2,266.33**

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Cash and cash equivalents, loans and trade payables have short term maturity (less than twelve months) and thus their carrying amounts are a reasonable approximation of their fair value. The carrying value of investments in unquoted equity instruments and other Financial Assets is a reasonable approximation to their fair values.

45 Statutory Reserve represents the reserve fund created under section 45-IC of the Reserve Bank of India Act, 1934. An amount of ₹ 599.25 lacs (Previous year ₹ 43.31 lacs) representing 20% of net profit transferred to the reserve fund for the year.

46 (i) Provision as per IND-AS 109 (Impairment allowance)

The Company has assessed the impairment of its loan assets in accordance with the expected credit loss (ECL) model prescribed under Ind AS 109, Financial Instruments. The loan portfolio comprises both loans recoverable on demand and term loans. Based on the assessment of significant increase in credit risk and objective evidence of impairment, the loan assets have been classified into Stage 1, Stage 2 and Stage 3 as appropriate.

For Stage 1 assets, the Company has recognised 12-month expected credit losses, considering that these financial assets have not experienced a significant increase in credit risk since initial recognition.

For Stage 2 assets, the Company has recognised lifetime Expected Credit Loss (ECL) as these assets have experienced a significant increase in credit risk since initial recognition but are not credit-impaired.

For Stage 3 assets, the Company has assessed lifetime expected credit losses based on the recoverability of the underlying exposures, available security, expected cash flows, and other relevant factors. Based on such assessment, the Company has recognised impairment allowance wherever considered necessary. Accordingly, the impairment provision recognised in the books of account as at the balance sheet date represents management's best estimate of expected credit losses in accordance with Ind AS 109.

(ii) Provision as per IRACP norms (provisions for standard & non performing assets)

Provision for non-performing assets (NPAs) is made in the financials statements according to the prudential Norms prescribed by RBI for NBFCs. The Company also makes additional provisons towards loan assets, based on the management's best estimate. Additional provison of 0.40% on standard assets has also been made during the year, as per stipulation of RBI on standard assets. Company has made provisions for standard Assets as well Non -performing Assets as per the table below:

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Substandard/Doubtful Assets		
Total non- performing assets	-	-
Provision already available	-	59.99
Additional provision made during the year	56.38	-
Reversed during the year	-	(59.99)
Total Provision at the end of of the year	**56.38**	**-**
Standard Assets		
Provision already available	71.91	27.02
Additional Provision made during the year	-	44.89
Reversed during the year	(29.24)	-
Total Provision	**42.67**	**71.91**

47 Matuarity analysis of assets and liability

The table below shows an analysis of assets and liabilities analysed according to when they are expected to be recovered or settled :

	As at 31 March 2026			As at 31 March 2025		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets						
Financial Assets						
Cash and cash equivalent	47.83	1,000.00	1,047.83	228.16	-	228.16
Trade receivable	2.90	21.60	24.50	52.20	-	52.20
Loans	7,781.56	3,090.79	10,872.36		5,427.80	5,427.80
Investments	7,800.00	3,344.70	11,144.70	-	1,897.37	1,897.37
Other financial assets	1,456.92	48.79	1,505.71		994.17	994.17
Non Financial Assets						
Inventories	-	-	-	-	-	-
Current tax assets (net)	-	-	-	-	-	-
Deferred tax assets (net)	-	-	-	-	34.72	34.72
Property plant & equipments	-	188.07	188.07	-	2.40	2.40
Right of Use Assets	98.66	54.94	153.60	150.16	20.68	170.84
Other non financial assets	25.30	-	25.30	72.77		72.77
Total Assets	**17,213.17**	**7,748.90**	**24,962.07**	**503.29**	**8,377.13**	**8,880.42**
Liabilities						
Financial Liabilities						
Trade payables						
(i) total outstanding dues of micro and small enterprises	9.72	0.14	9.86	1.43	-	1.43
(ii) total outstanding dues of creditors other than micro and small enterprises	4.11	-	4.11	4.15	-	4.15
Borrowings	9,821.46	163.50	9,984.96	-	1,473.82	1,473.82
Lease Liability	53.30	123.82	177.12	31.67	154.05	185.72
Provisions & Other Payables	0.60	-	0.60		-	-
Other financial liabilities	595.82	-	595.82	22.14	579.08	601.22
Non Financial Liabilities						
Current tax liabilities (net)	879.75	-	879.75	37.06	-	37.06
Other non-financial liabilities	69.15	-	69.15	66.20	-	66.20
Provisions & Other Payables	99.05	-	99.05	71.91	-	71.91
Total Liabilities	**11,532.97**	**287.45**	**11,820.42**	**234.56**	**2,206.96**	**2,441.51**
Net	**5,680.19**	**7,461.44**	**13,141.65**	**268.73**	**6,170.17**	**6,438.91**

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48 The Company does not have any exposure to Real estate sector during the year ended 31 March, 2026 and previous year ended 31 March, 2025.

49 Additional regulatory information

(i) The Company does not have any benami property held in its name. No proceedings have been initiated on or are pending against the Company for holding benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the Rules made thereunder.

(ii) The Company has not been declared a wilful defaulter by any bank or financial institution or other lender or government or any government authority.

(iii) There is no income surrendered or disclosed as income during the year in tax assessments under the Income Tax Act, 1961 (such as search or survey), that has not been recorded in the books of account.

(iv) The Company has not traded or invested in cryptocurrency or virtual currency during the year.

(v) The Company does not have any charges or satisfaction of charges which are yet to be registered with the Registrar of Companies beyond the statutory period.

(vi) The Company has not advanced or loaned or invested funds (either borrowed funds or share premium or any other sources or kind of funds) to any other person or entity, including foreign entities ("Intermediaries") with the understanding (whether recorded in writing or otherwise) that the Intermediary shall, whether directly or indirectly lend or invest in other persons/entities identified in any other manner whatsoever by or on behalf of the Company ('ultimate beneficiaries') or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

(vii) The Company has not received any fund from any person(s) or entity(ies), including foreign entities ("Funding party") with the understanding (whether recorded in writing or otherwise) that the Company shall directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding party (ultimate beneficiaries); or provide any guarantee, security or the like on behalf of the ultimate beneficiaries.

(viii) The Company does not have any transactions with companies struck off.

(ix) The Company has complied with the requirement with respect to the number of layers as prescribed under section 2(87) of the Companies Act, 2013 read with the Companies (Restriction on number of layers) Rules, 2017.

(x) **Analytical Ratios**

Ratio	Numerator	Denominator	For the year ended 31 March 2026	For the year ended 31 March 2025	Variance %	Reason for change by more than 25%
- Current ratio (in times)	Total current assets	Total current liabilities	1.49	2.15	-31%	Decrease due to % increase in current liabilities is morethan % increase in current assets.
- Debt equity ratio (in times)	Total debts	Shareholders' Equity	0.77	1.43	-46%	Decrease due to % increase in borrowings is more than % increase in profit.
- Debt service coverage ratio (in times)	Earnings available for debt service (Net profit before taxes + Non-cash operating expenses like depreciation and other amortizations + Interest + other non cash adjustments)	Debt service (Interest & lease payments + principal repayments)	0.39	3.09	-87%	Decrease due to % increase in borrowings is more than % increase in profit.
- Return on equity ratio (in %)	Profits for the year less preference dividend (if any)	Average shareholder's equity	0.36	1.78	-80%	Decreased due to increase in Equity Share Capital
- Net capital turnover ratio (in times)	Revenue from operations	Average working capital	0.36	1.49	-76%	Decrease due to % increase in working capital is more than % increase in revenue from operation.
- Net profit ratio (in %)	Profit for the year	Revenue from operations	65.78%	22.07%	198%	Increase due to increase in revenue from operation.
- Return on capital employed (in %)	Profit before tax and finance costs	Capital employed	25.63%	5.92%	333%	Increase due to increase in revenue from operation.
- Return on investment (in %)	Profit for the year	Average invested funds	16.53%	2.54%	551%	Increase due to increase in revenue from operation.

Reason for change more than 25% - Decrease due to increase in investments & decrease in profit due to increase in expenses & tax

50 In terms of approval of Board of Directors at their meeting held on 17 February, 2026, the Company allotted 1,00,00,000 equity shares at a Price of ₹ 30 per share (including premium of ₹ 28 per share) through Qualified Instituitions Placement ("QIP"). Pursuant to this allotment, the securities premium stands increased by ₹ 2,800 lakhs.
The proceeds from "QIP" issue have been utilised for the intended purposes. The Company has utilised proceeds from "QIP" issue as per the object clause of the placement documents dated 19 February 2026 as detailed below:

Object of the Issue	Amount alloted for the object	Amount utilized till 31 March 2026	Amount unutilized till 31 March 2026	Deviation (if any)
To augment our capital base and provide for our fund requirements for increasing our perational scale with respect to our NBFC activities	2,233.60	2,233.60	-	-
Issue Expense	16.40	16.92	(0.52)	-
General Corporate Purposes	750.00	749.48	0.52	-
Total	**3,000.00**	**3,000.00**	(0.00)	-

51 In accordance with the Section 123 of the Companies Act, 2013 and applicable rules and regulations, the Board of Directors of the Company have not approved an interim dividend to equity shareholders of the Company for the financial year 2025-26.

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the Standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

52 The disclosures as required by the NBFC Master Directions issued by RBI

For the year ended 31 March 2026

Asset Classification as per RBI Norms	Asset Classification as Per IND AS 109	Gross Carrying Amount as per IND AS	Loss Allowances (Provisions) as required under IND AS 109	Net Carrying Amount	Provision required as per IRACP norms	Difference between IND AS 109 provisions and IRACP norms
(1)	(2)	(3)	(4)	(5)	(6)	(7) = (4) - (6)
Performing Assets						
Standard	Stage 1	10,666.85	42.67	10,624.19	42.67	-
Subtotal		**10,666.85**	**42.67**	**10,624.19**	**42.67**	-
Non-Performing Assets						
Substandard	Stage 3	225.51	56.38	169.13	56.38	-
Doubtful -upto 1 Year	Stage 3	-	-	-	-	-
1- 3 Years	Stage 3	-	-	-	-	-
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful		-	-	-	-	-
Loss of Assets	Stage 3			-		-
Subtotal for NPA		**225.51**	**56.38**	**169.13**	**56.38**	-
Other items such as guarantees, loan commitments, etc. which are in the scope of IND AS 109 but not covered under current income recognition, Asset classification and Provisioning (IRACP) norms.	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	10,666.85	42.67	10,624.19	42.67	-
	Stage 2	-	-	-	-	-
	Stage 3	225.51	56.38	169.13	56.38	-
	Total	**10,892.37**	**99.05**	**10,793.32**	**99.05**	-

For the year ended 31 March 2025

Asset Classification as per RBI Norms	Asset Classification as Per IND AS 109	Gross Carrying Amount as per IND	Loss Allowances (Provisions) as required	Net Carrying Amount	Provision required as per IRACP norms	Difference between IND AS 109 provisions and
(1)	(2)	(3)	(4)	(5)	(6)	(7) = (4) - (6)
Performing Assets						
Standard	Stage 1	5,427.80	71.91	5,355.88	71.91	-
Subtotal		**5,427.80**	**71.91**	**5,355.88**	**71.91**	-
Non-Performing Assets						
Substandard	Stage 3	-	-	-	-	-
Doubtful -upto 1 Year	Stage 3	-	-	-	-	-
1- 3 Years	Stage 3	-	-	-	-	-
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful		-	-	-	-	-
Loss of Assets	Stage 3			-	-	-
Subtotal for NPA		-	-	-	-	-
Other items such as guarantees, loan commitments, etc. which are in the scope of IND AS 109 but not covered under current income recognition, Asset classification and Provisioning (IRACP) norms.	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	5,427.80	71.91	5,355.88	71.91	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
	Total	**5,427.80**	**71.91**	**5,355.88**	**71.91**	-

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the Standalone financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

Classification of financial assets under various stages
The Company classifies its financial assets in three stages having the following characteristics:
Standard Assets:
Standard Asset is one which which does not carry more than normal risk attached to the business and hence the same is not considered as NPA. Provision on such assets has been made at the rate of 0.40% as per RBI norms.

Substandard Assets:
i. An asset has been classified as sub-standard if it remained NPA for a period less than or equal to 18 months.
Provision on substandard assets has been made at 10% as per RBI norms

Doubtful Assets:
An asset is required to be classified as doubtful, if it has remained NPA for more than 18 months.
Provisioning (%)
Doubtful Assets: Unsecured 100%

53 During the year, the Company submitted a Resolution Plan for Margdarshak Financial Services Limited ("MFSL") as a Resolution Applicant, in accordance with the Request for Resolution Plan ("RFRP") dated February 27, 2026 issued by the Resolution Professional appointed for MFSL, and the applicable provisions of the Code and the CIRP Regulations.

As at the reporting date, the bidding process has not been concluded and no final decision has been communicated to the Company in this regard. Accordingly, the said amount has been classified and disclosed under "Other Financial Assets" in the financial statement as at the reporting date.

Since the Resolution Plan has not been approved as at the reporting date, the Company has not acquired control of MFSL. Accordingly, no acquisition accounting has been recognised in these financial statements in accordance with Ind AS 103 – Business Combinations.

The Management of the Company has evaluated events and transactions occurring after the reporting date up to the date of approval of these financial statements by the Board of Directors, and confirms that, as on the date of signing, the Resolution Plan had not been approved and the outcome of the CIRP process remained pending. No further developments requiring adjustment or disclosure under Ind AS 10 – Events after the Reporting Period have arisen as at the date of signing.

54 Figures for the previous year have been regrouped/reclassified/reinstated, wherever considered necessary.

See accompanying notes to the financial statements

In terms of our report attached
For Kapish Jain & Associates,
Chartered Accountants
Firm Registration No.: 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN: 07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No. A65331
Place: New Delhi

INDEPENDENT AUDITOR'S REPORT

To the Members of
Credent Global Finance Limited

I. Report on the Audit of the Consolidated Financial Statements

II. Opinion

We have audited the accompanying consolidated financial statements of **Credent Global Finance Limited ("*the* Holding Company")** and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") its associates which comprises the Consolidated Balance Sheet as at 31 March 2026, the Consolidated Statement of Profit and Loss (including Other Comprehensive Income), Consolidated Statement of Changes in Equity and Consolidated Statement of Cash Flows for the year then ended, and notes to the consolidated financial statements, including a summary of material accounting policies and other explanatory information (hereinafter referred to as "the consolidated financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid consolidated financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Group as at 31 March 2026 and consolidated profit including other comprehensive income, the changes in equity and its cash flows for the year ended on that date.

III. 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 Consolidated Financial Statements 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 statements under the provisions of the Companies Act, 2013 and the Rules thereunder, 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 Consolidated Financial Statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined that there are no key audit matters to be communicated in our report.

IV. Information Other than the Consolidated Financial Statements and Auditor's Report Thereon

The Holding Company's Management and Board of Directors are responsible for the other information. The other information comprises the information included in the Group's annual report, but does not include the consolidated financial statements and our auditor's report thereon. The Group's annual report is expected to made available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Group's annual report, If we conclude that there is a material misstatement therein, we are required to communicate the matters to those charged with governance and take necessary actions, as applicable under the relevant law and regulations.

V. Management and Board of Director's Responsibilities for the Consolidated Financial Statements

The Holding Company's Management and Board of Directors are responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these consolidated financial statements that give a true and fair view of the financial position, consolidated financial performance, including other comprehensive income, changes in equity and cash flow of the Group accordance with accounting principles generally accepted in India, including Indian Accounting Standards (IND AS) prescribed under section 133 of the Act. This responsibility also includes 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 of 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 consolidated financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, the respective management and Board of Directors of the companies included in the Group are responsible for assessing the respective 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 respective management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

VI. Auditor's Responsibilities for the Audit of Consolidated IND AS Financial Statement

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements 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 statements.

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

i. Identify and assess the risks of material misstatement of the consolidated financial statements, 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.

ii. 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 holding company has adequate internal financial controls with reference to Consolidated Financial Statements in place and the operating effectiveness of such controls.

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

iv. Conclude on the appropriateness of the Management and Board of Directors use of the going concern basis of accounting in preparation of consolidated financial statements 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 consolidated financial statements 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.

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

Materiality is the magnitude of misstatements in the consolidated financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the consolidated financial statements

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 consolidated financial statements 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.

VII. Other Matters

The consolidated annual financial results include audited financial results of 3 (three) subsidiaries, whose financial statements/financial information reflect total assets of Rs. 1,819.95 lacs as at 31 March 2026, total revenue of Rs. 85.70 lacs and 455.63 lacs, total net profit/(loss) after tax of Rs. (117.97) lacs and Rs. (211.17) lacs, total comprehensive income of Rs. (5.28) lacs and Rs. (209.11) lacs respectively for the quarter ended and year ended 31 March 2026, and net cash inflows/(outflow) of Rs. 8.38 lacs for the year ended on that date, as considered in the consolidated annual financial results, which have been audited by us. The consolidated annual financial results also include the Group's share of profit /(loss) after tax of Nil of 1 (one) associate entity whose accounts have been audited by us

The consolidated annual financial results also include audited financial results of 1 (one) Step-down subsidiaries, whose financial statements/financial information reflect total assets of Rs. 625.08 lacs as at 31 March 2026, total revenue of Rs. 46.71 lacs and 28.65 lacs, total net profit/(loss) after tax of Rs. (52.11) lacs and Rs. (62.40) lacs, total comprehensive income of Rs. (52.11) lacs and Rs. (62.40) lacs respectively for the quarter ended and year ended 31 March 2026, and net cash inflows/(outflow) of Rs. 595.18 lacs for the year ended on that date, as considered in the Statement which have been audited by their independent auditors.

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The independent auditor's report on the financial statements of this entity has been furnished to us by the Management and our opinion on the Statement in so far as it relates to the amounts and disclosures included in respect of this step-down subsidiary is based solely on the reports of such auditors and the procedures performed by us as stated in paragraph above

Our opinion above on the consolidated financial statements, and our report on other legal and regulatory requirements below, is not modified in respect of the above matters with respect to our reliance on the work done and other financial information certified by the Management.

VIII. Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, based on our audit and on the consideration of report of the other auditors on separate financial statements and the other financial information of the subsidiary companies, incorporated in India, we give in the **"Annexure A"** a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

2. As required by Section 143(3) of the Act, based on our audit and on the consideration of report of the other auditors on separate financial statements and the other financial information of subsidiaries referred to in the other matters section above we report, to the extent applicable that:

   (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit of the aforesaid consolidated financial statements.

(b) In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidated financial statements have been kept by the respective company of the Group so far as it appears from our examination of those books.

(c) The Consolidated Balance Sheet, the Consolidated Statement of Profit and Loss (including Other Comprehensive Income), Consolidated Statement of change in equity and the Consolidated Statement of Cash Flow dealt with by this Report are in agreement with the books of account.

(d) In our opinion, the aforesaid consolidated financial statements comply with the Indian Accounting Standards (IND AS) specified under Section 133 of the Act.

(e) On the basis of the written representations received from the directors of the Holding Company as on 31 March 2026 taken on record by the Board of Directors and audit report of statutory auditors who are appointed under section 139 of the Act, of its subsidiary companies, none of the directors is disqualified as on 31 March 2026 from being appointed as a director in terms of Section 164 (2) of the Act.

(f) With respect to the adequacy of the Internal Financial Control with reference to Consolidated Financial Statements of the Group and the operating effectiveness of such controls, refer to our separate Report in the **"Annexure B"**.

(g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Group has disclosed the impact of pending litigations on its financial position in its consolidated financial statements;

ii. The Group did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses;

iii. There has no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Group during the year ended 31 March 2026.

iv.

- The respective management of the Company and its subsidiaries has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or any of such subsidiaries to or in any other persons or entities, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Company or any of such subsidiaries or provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries;

- The respective management of the Company and its subsidiaries has represented, that, to the best of its knowledge and belief, no funds have been received by the Company or any of such subsidiaries from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company or any of such subsidiaries shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Funding Party or provide any guarantee, security or the like from or on behalf of the Ultimate Beneficiaries; and

- Based on such audit procedures as considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under subclause (a) and (b) above contain any material mis-statement.

v. The Holding Company, its subsidiaries and associate companies have not declared and paid Dividend during the year ended 31 March 2026.

vi. In respect of Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014 proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 we here with report based on our examination which included test checks and that performed by the respective auditors of the holding company, its subsidiaries and associate companies which is company incorporated in India in the group whose financial statements have been audited under the Act. The holding, its subsidiaries and associate companies' company have used an accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit, we did not come across any instance of audit trail feature being tampered with.

(h) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended:

In our opinion and to the best of our information and according to the explanations given to us by the Holding Company and based on the consideration of reports of statutory auditors of the subsidiaries, the remuneration paid to its directors during the current year is in accordance with the provisions of section 197 of the Act.

For **Kapish Jain & Associates,**
Chartered Accountants
Firm's Registration No.: 022743N

Kapish Jain
Partner
Membership No.: 514162
UDIN: 26514162KNBLIW6588
Place: New Delhi
Date: 29 May 2026

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Consolidated Balance Sheet as at March 31 2026

(All amounts in ₹ lacs, unless otherwise stated)

Particulars	Note No.	As at 31 March 2026	As at 31 March 2025
Assets			
1 Financial Assets			
a. Cash & cash equivalents	3	1,678.54	255.31
b. Trade Receivables	4	29.52	220.43
c. Loans	5	10,657.11	5,540.68
d. Investments	6	10,714.68	1,849.61
e. Other financial assets	7	1,437.21	1,489.10
Total Financial Assets		**24,517.06**	**9,355.13**
2 Non-financial Assets			
a. Inventories		-	-
b. Current tax assets(Net)		-	-
c. Deferred tax assets		-	-
d. Property, Plant & Equipments	8	749.54	607.22
e. Other Intangible assets	9	3.93	0.92
f. Goodwill on consolidation		867.27	867.27
g. Right of Use Assets	10	162.72	215.19
h. Other non-financial assets	11	103.08	133.43
Total Non-financial Assets		**1,886.53**	**1,824.03**
Total assets		**26,403.59**	**11,179.16**
Liabilities and Equity			
1 Liabilities			
Financial liabilities			
(a) Trade payables	12		
i. total outstanding dues of micro and small enterprises		11.93	4.22
ii. total outstanding dues of creditors other than micro and small enterprises		16.35	15.25
(b) Borrowings (other than debt securities)	13	10,187.67	1,968.38
(c) Lease Liability	14	187.69	240.71
(d) Provisions & Other Payables	15	4.24	-
(e) Other financial liabilities	16	916.19	1,140.30
Total Financial liabilities		**11,324.07**	**3,368.86**
2 Non-financial liabilities			
a. Current tax liabilities (Net)	17	865.32	28.17
b. Deferred tax liability	18	221.96	69.89
c. Other non-financial liabilities	19	151.83	160.21
d. Provisions & other payables	20	121.67	78.30
Total Non-financial liabilities		**1,360.78**	**336.57**
3 Equity			
a. Equity share capital	21	1,229.22	1,029.22
b. Other equity	22	12,489.52	6,444.51
c. Non-Controlling Interest		-	-
Total Equity		**13,718.74**	**7,473.73**
Total liabilities and equity		**26,403.59**	**11,179.16**

See accompanying notes to the financial statements

In terms of our report attached
For **Kapish Jain & Associates**
Chartered Accountants
Firm Registration No.: 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No.: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN:07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No.-A65331
Place: New Delhi

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Consolidated statement of profit & loss for the year ended 31 March 2026

(All amounts in ₹ lacs, unless otherwise stated)

	Particulars	Note No.	For the year ended 31 March 2026	For the year ended 31 March 2025
I	Revenue from operations	23	4,357.73	1,465.37
II	Other income	24	514.17	349.33
III	**Total income**		**4,871.90**	**1,814.70**
IV	**Expenses**			
	Finance cost	25	316.31	226.54
	Changes in inventories of stock in trade	-	-	-
	Impairment of financial instruments	26	27.13	(15.10)
	Employee benefits expense	27	442.63	399.47
	Depreciation and amortisation expense	28	120.92	145.37
	Other expenses	29	626.41	1,669.37
	Total expenses (IV)		**1,533.40**	**2,425.65**
V	**Profit / (Loss) Before Exceptional items and Tax (III-IV)**		**3,338.50**	**(610.95)**
VI	**Exceptional Items**		**-**	**-**
VII	**Share in Profit/(loss) of associates**		**-**	**-**
VIII	**Profit / (Loss) Before Tax (V-VI-VII)**		**3,338.50**	**(610.95)**
IX	**Tax expense**			
	Current tax		919.74	70.96
	Current tax for earlier year		0.37	-
	Deferred tax		(82.40)	(8.11)
			837.71	**62.85**
X	**Profit/(Loss) (VII-VIII)**		**2,500.79**	**(673.80)**
XI	**Other comprehensive income**			
	Items that will not be reclassified to profit and loss			
	Fair value gain/(loss) on investment in debt instument carried at fair value through other comprehensive income (FVTOCI)		-	-
	Items that will not be reclassified to profit and loss		931.64	1,301.17
	Income tax relating to items that will not be reclassified to profit or loss		(234.48)	(65.96)
	Total Other Comprehensive Income		**697.16**	**1,235.21**
XII	**Total comprehensive income (IX+X)**		**3,197.95**	**561.41**
XIII	**Non-controlling interest**		**-**	**-**
XIV	**Total comprehensive income attributable for shareholders (XI+XII)**		**3,197.95**	**561.41**
XV	**Earning per equity share**	30		
	Equity shares of face value Rs. 10 each			
	Basic (in ₹)		**4.76**	**(1.31)**
	Diluted (in ₹)		**4.76**	**(1.31)**

See accompanying notes to the financial statements

In terms of our report attached
For **Kapish Jain & Associates**
Chartered Accountants
Firm Registration No.: 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No.: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN:07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No.-A65331
Place: New Delhi

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Consolidated Statement of Cash Flow for the year ended 31 March 2026

(All amounts in ₹ lacs, unless otherwise stated)

	Particulars	For the Year ended 31 March 2026	For the year ended 31 March 2025
A.	**Cash flow from operating activities**		
	Profit/(loss) before tax	3,338.50	(610.95)
	Adjustments for :		
	Depreciation of plant, property and equipment	120.92	145.37
	Impairment of financial instruments	27.13	(15.10)
	Fixed Assets/ROU Assets Written off	(8.49)	(5.38)
	Interest on Lease liability	22.21	28.84
	Reclasified OCI to Profit & loss	-	(364.11)
	Loan written back	(455.35)	46.00
	Loan written off	346.75	13.99
	(Profit) / loss on sale of investment	2.05	(62.96)
	Adjustment for consolidation	63.98	-
	Operating profit before working capital changes	**3,457.70**	**(824.30)**
	Adjustments for net (increase)/decrease in operating assets		
	Loans	(5,490.31)	(338.35)
	Trade recievables	190.90	0.69
	Other Financial Assets	50.78	(1,401.77)
	Other non financial assets	30.34	13.39
	Adjustments for net (increase)/decrease in operating Liabilities		
	Trade payables	8.81	8.20
	Other financial liabilities	(219.87)	317.50
	Other non financial liabilities	(8.37)	58.30
	Other Liabilities	43.38	(3.61)
	Cash generated from operating activities before tax	**(1,936.64)**	**(2,169.95)**
	Income taxes paid (Net)	(82.96)	(252.97)
	Net cash generated from operating activities	**(2,019.60)**	**(2,422.92)**
B.	**Cash Flow from Investing Activities**		
	Capital expenditure on Property, Plant & Equipment including capital adavances	(201.02)	(4.11)
	Investment made	(7,935.47)	2,831.54
	Net cash generated from/(used in) investing activities	**(8,136.50)**	**2,827.43**
C.	**Cash flows from financing activities**		
	Proceeds from issues of equity shares including security premium	2,983.08	-
	Borrowing other than debt securities	8,674.64	(152.37)
	Payment of Lease liability	(78.40)	(115.29)
	Net cash generated from/(used in) financing activities	**11,579.32**	**(267.66)**
	Net increase/(decrease) in cash and cash equivalents (A+B+C)	1,423.23	136.86
	Cash and cash equivalents at the beginning of year	255.31	118.45
	Cash and cash equivalents at the end of year	**1,678.54**	**255.31**
	Cash & Cash Equivalents Includes:		
	Cash in Hand	-	-
	Balance with Bank	1,678.54	255.31
		1,678.54	**255.31**

1) The statement of cash flow has been prepared under the indirect method as set out in Ind AS 7 on statements of cash flow.
2) Figures in brackets indicate cash outflow.

See accompanying notes to the financial statements

In terms of our report attached
For **Kapish Jain & Associates**
Chartered Accountants
Firm Registration No.: 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No.: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN:07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No.-A65331
Place: New Delhi

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Consolidated statement of changes in equity for the year ended 31 March 2026
(All amounts in ₹ lacs , unless otherwise stated)

A. Equity Share Capital

Particulars	No. of shares	Amount
Equity shares of Rs. 2 each issued and subscribed		
Balance as at 1 April 2024	**10,292,246**	**1,029.22**
Share Extinguished on Spliting of Shares [refer note 21 (a)]	(10,292,246)	(1,029.22)
Split of Share durring the year [refer note 21 (a)]	51,461,230	1,029.22
Issue of equity share capital	-	-
Balance as at 31 March 2025	**51,461,230**	**1,029.22**
Balance as at 1 April 2025	**51,461,230**	**1,029.22**
Issue of equity share capital [refer note 57]	10,000,000	200.00
Balance as at 31 March 2026	**61,461,230**	**1,229.22**

B. Other Equity

Particulars	Statutory reserves as per section 45-IC of the RBI Act, 1934	Capital Reserve	Security Premium	Other Comprehensive Income	Retained Earning	Total
Balance as at 1 April 2024	**104.44**	**25.88**	**4,888.43**	**364.11**	**864.36**	**6,247.22**
Profit / (loss) for the year	-	-	-	1,235.21	(673.80)	**561.41**
Less: Reclassified to Profit and loss	-	-	-	(364.11)	-	**(364.11)**
Transfer to Statutory Reserve	43.31	-	-	-	(43.31)	-
Transferred from OCI to Retained Earnings	-	-	-	-	-	-
Balance as at 31 March 2025	**147.75**	**25.88**	**4,888.43**	**1,235.21**	**147.25**	**6,444.51**
Balance as at 1 April 2025	**147.75**	**25.88**	**4,888.43**	**1,235.21**	**147.25**	**6,444.51**
Profit / (loss) for the year	-	63.98	-	697.16	2,500.79	**3,261.93**
Security Premium	-	-	2,783.08	-	-	**2,783.08**
Transfer to Statutory Reserve	49.77	-	-	-	(49.77)	-
Transferred from OCI to Retained Earnings	-	-	-	(897.00)	897.00	-
Balance as at 31 March 2026	**197.52**	**89.86**	**7,671.51**	**1,035.36**	**3,495.27**	**12,489.52**

See accompanying notes to the financial statements

In terms of our report attached
For **Kapish Jain & Associates**
Chartered Accountants
Firm Registration No.: 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No.: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN:07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No.-A65331
Place: New Delhi

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the consolidated financial statements for the year ended 31 March 2026

1 Corporate Information

Credent Global Finance Limited ("the Company") having its registered office at 609-A, 6th Floor, C-wing, One BKC, G Block,Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai, Bandra, Maharashtra, India, 400051 was incorporated on 27 February 1991 under Indian Companies Act, 1956. The Company is presently classified as Non-Deposit taking Non Banking Financial Company ('NBFC'). The equity shares of the Company are listed on BSE Limited ("BSE") in India.
The corporate identification number of the company is L65910MH1991PLC404531. The Company is in the business of finance and investement.

The consolidated financial statements as at 31 March 2026 present the consolidated financial position of the group as well as its subsidiaries and Associates entity. The list of Subsidiaries and Associate Entity, which are included in the consolidation and the Company's holding therein are as under:

Name of the Company	Country of Incorporation	Percentage of voting power as at 31 March 2026
Subsidiaries Companies		
AMPL Capital Advisors Private Limited (Formerly known as Credent Property Advisory Private Limited)	India	100%
AMPL Wealth Management Private Limited (Formerly known as Credent Investment Private Limited)	India	100%
AMPL Assets Management Private Limited (Formerly known as Credent Assets Management Service Private Limited)	India	100%
Esssel Finance Advisors and Managers LLP(w.e.f 21 Nov 2015)	India	100%
Associate Entity		
Credent Alpha LLP	India	50%

2 Material Accounting Policies :

2.1 Statement of compliance

The consolidated financial statements are prepared in accordance with Indian Accounting Standards (Ind AS), as per the Companies Act, (Indian Accounting Standards) Rule, 2015 as amended from time to time and notified under section 133 of the Companies Act, 2013 (the Act) along with the other provisions of the Act.

2.2 Basis of Preparation of consolidated financial Statements

The consolidated financial statements of the Company have been prepared in accordance with IND AS notified under Section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time. The consolidated financial statements have been prepared under the historical cost convention, as modified by the application of fair value measurements required or allowed by relevant IND AS at the end of each reporting period.

The consolidated financial statements of the Company and its subsidiary companies have been combined on a line-by-line basis by adding together the book values of like items of assets, liabilities, income and expenses, after fully eliminating intra-group balances and intra-group transactions resulting in unrealized profits or losses as per Indian Accounting Standard notified by Companies (Accounting Standards) Rules, 2006.

Minority Interest in the net assets of consolidated subsidiaries is identified and presented in the Consolidated Balance Sheet separately from liabilities and equity of the Company's shareholders. Minority interest in the net assets of consolidated subsidiaries consists of:
a) The amount of equity attributable to minority at the date on which investment in a subsidiary is made; and
b) The minority share of movements in equity since the date the parent subsidiary relationship came into existence.

Minority's share of net profit for the year of consolidated subsidiaries is identified and adjusted against the Profit after tax of the Group.

All assets and liabilities have been classified as current and non-current as per normal operating cycle of the Company and other criteria set out in the Schedule III of the Companies Act, 2013.

Investment in Associates and Joint Ventures has been accounted under the Equity Method as per Ind AS 28 – Investments in Associates and Joint Ventures from the date on which the investee becomes an associate or a joint venture and discontinues from the date when the investment ceases to be an associate or a joint venture, or when the investment is classified as held for sale.
The difference between the carrying amount of the associate or joint venture at the date the equity method was discontinued, and the fair value of any retained interest and any proceeds from disposing of a part interest in the associate or joint venture is included in the determination of the gain or loss on disposal of the associate or joint venture. In addition, the Group accounts for all amounts previously recognised in other comprehensive income in relation to that associate or joint venture on the same basis as would be required if that associate or joint venture had directly disposed off the related assets or liabilities.When a Group entity transacts with an associate or a joint venture of the Group, profits and losses resulting from the transactions with the associate or joint venture are recognised in the Group's consolidated financial statements only to the extent of interest in the associate or joint venture that are not related to the Group.

Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

Accounting policies have been consistently applied to all periods presented, unless otherwise stated. The preparation of consolidated financial statements require the use of certain significant accounting estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosed amount of contingent liabilities.

The management believes that the estimates used in preparation of consolidated financial statements are prudent and reasonable: Actual results could differ from those estimates and the differences between the actual results and the estimates would be recognised in the periods, in which the results are know/materialised.

The consolidated financial statements are presented in Lacs, Comparative information has been restated to accord with changes in presentations made in the current year, except where otherwise stated

The accounting police for some specific items are disclosed in the respective notes to the consolidated financial Statements. Other significant accounting policies and details of significant accounting assumptions and estimates are set out below in Notes.

The consolidated financial statements of the Company are presented as per Schedule lll (Division lll) to the Act applicable to Non- Banking consolidated financial Companies (NBFCs), as notified by the MCA.

2.3 Revenue recognition

Revenue is recognised to the extent it is probable that the economic benefits will flow to the Company, it can be reliably measured and it is reasonable to expect ultimate collection. Revenue from Operations is recognised in the Consolidated Statement of Profit and Loss on an accrual basis as stated herein below;

Interest Income from consolidated financial assets is recognised by applying the Effective Interest Rate ('EIR') to the gross carrying amount of consolidated financial assets, other than credit- Impaired assets and those classified as measured at Fair Value Through Profit of Loss (FVTPL) OR Fair Value through Other Comprehensive Income (FVTOCI),

Any subsequent changes in the estimation of the future cash flows having impact on EIR are recognised in interest income with the corresponding adjustment to the carrying amount of the assets.

Other interest income is recognised on a time proportionate basis.

2.4 Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

2.4.1 Current tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities

Current tax is the amount of tax payable on the taxable income for the period as determined in accordance with the applicable tax rates and the provisions of the Income tax Act,1961.

2.4.2 Deferred tax

Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the consolidated financial statements and the corresponding tax base used in the computation of taxable profit,

Deferred tax liabilities and assets are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realised, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period. The carrying amount of deferred tax liabilities and assets are reviewed at the end of each reporting period,

Deferred tax relating to items recognised outside profit or loss is recognised outside profit or loss (either in other comprehensive income or in equity),

Deferred tax items are recognised in correlation to the underlying transaction either in OCI or equity: Deferred tax assets and liabilities are offset it such items relate to taxes an income levied by the same governing tax laws and the Company has a legally enforceable right for such set off.

2.5 Property plant and equipment

A. Initial recognition

Property, plant and equipment are initially recognised at cost together with borrowing cost capitalized for qualifying assets. If any Cost comprises the purchase price and any directly attributable cost of bringing the asset to the location and its working condition for its intended use. Changes in the expected useful life are accounted for by changing the amortisation period or methodology, as appropriate, and treated as changes in accounting estimate

Subsequent to initial recognition property, plant and equipment are measured at cost less accumulated depreciation and accumulated Impairment, if any,

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is portable that the future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably, The carrying amount of any component accounted for as a separate asset is derecognised when replaced. All other repairs and maintenance are charged to the Consoldiated Statement of Profit and Loss during the reporting period in which they are incurred.

Derecognition

An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the next disposal proceeds and the carrying amount of the asset and is recognised in the Consolidated Statement of Profit and Loss. The date of disposal of an item of property, plant and equipment is the date the recipient obtains control of that item in accordance with the requirements for determining when a performance obligation is satisfied in IND AS 115.

Depreciation

Depreciation commences when the assets are ready for their intended use. It is recognised to write down the cost of the property, plant and equipment to their residual value over their useful lives, using the written down value basis. The estimated use lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

The Company has adopted the useful life as specified in Schedule lll to the Act.

2.6 Provisions,Contingent Liabilities and Contingent Assets

Provisions are recognised when the company has a present obligation (legal or constructive) as a result of a past event. It is probable that the Company will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.
The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, when appropriate, the risks specific to the liability. When discounting is used the increase in the provision due to the passage of time is recognised as a finance cost.

A provision for onerous contracts is recognised when the expected benefits to be derived by the Company from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured at the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract.

When some or all of the economic benefits required to settle provision are expected to be recovered from a third party, a receivable is recognised as an asset, if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

In case of litigations, provision is recognised once it has been established that the company has a present obligation based on Information available up to the date on which the Company's consolidated financial statements are finalised and may in the some cases entail seeking expert advice the determination on whether there is a present obligation.

Contingent Liabilities

Contingent liability is a possible obligation that arises from past events whose existence will be confirmed by the occurrence or non: occurrence of one or more uncertain future events beyond the control of the Company or a present obligation that is not recognised because it is not probable that an outflow of resources will be required to settle the obligation Company does not recognised contingent liability but disclose its existence in the consolidated financial statements.

Contingent Assets

Contingent assets are not recognised in the consolidated financial statements, but are disclosed where an inflow of economic benefits probable

2.7 Cash and cash equivalents

Cash and cash equivalents comprise of cash on hand, balances with banks, cheques on hand, remittances in transit and short-term Investments with an ordinal maturity or three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

2.8 consolidated financial instruments

Classification of consolidated financial Instruments
The Company Classifies it's consolidated financial into the following measurement categories:
1 Consolidated financial assets to be measured at amortised cost
2. Consolidated financial assets to be measured at fair value through other comprehensive income
3. Consolidated financial assets to be measured at fair value through profit or loss.

The classification depends on these contractual terms of the consolidated financial asset cash flows and the Company's business model for managing consolidated financial assets which are explained below

2.9 Business model assessment

The Company's business model is not assessed on an instrument-by instrument basis, but at a higher level of aggregated portfolios.

2.10 The Solely Payments of Principal and Interest (SPPI) test

As a second step of its classification process the Company assesses the contractual terms of consolidated financial assets to identify whether they meet the SPPI test.

"Principal" for the purpose of this test is defined as the fair value of the consolidated financial asset at initial recognition and may change over the life of the consolidated financial asset (for example, if there is repayment of principal or amortisation of the (premium/ discount).

In assessing whether the contractual cash flows are SPPI, The Company considers the contractual terms of the instrument. This includes assessing whether the consolidated financial assets contain a contractual term that could change the timing or amount of contractual Cash flows such that it would not meet this condition.

The Company classifies is consolidated financial liabilities amortised costs unless it has designated liabilities at fair value through the profit and loss account or required to measure liabilities at fair value through profit or loss such as derivative liabilities.

Consolidated financial assets and consolidated financial liabilities are recognised when entity becomes party to the contractual provisions of the instruments.

Initial Measurement of consolidated financial Instruments:

Consolidated financial assets and consolidated financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of consolidated financial assets and consolidated financial liabilities (other than consolidated financial assets and consolidated financial liabilities at fair value through profit or loss are added to or deducted from the fair value of the consolidated financial assets or consolidated financial liabilities, as appropriate, on initial recognition Transaction costs directly attributable to the acquisition of consolidated financial assets or consolidated financial liabilities at fair value through profit or loss are recognised immediately in the Consolidated Statement of Profit and Loss.

Subsequent Measurement:

Consolidated Financial Assets

A consolidated financial asset is measured at amortised cost, it is held within a business model whose objective is to hold the asset in order to collect contractual cash flows and the contractual terms of the consolidated financial asset give rise on specified dates to cash flows that are solely payments of principal and Interest on the principal amount outstanding.

2.12 Consolidated financial Assets at Fair Value through Other Comprehensive (FVTOCI)

A consolidated financial assets is measured at FVTOCI, if it is held with a bounds model whose objective is achieved by both collecting contractual cash flows and selling consolidated financial assets and the contractual terms of the consolidated financial asset give rise on specified dates to cash flow, that are solely payments of principal and interest on the principal amount outstanding.

The Company may also make an irrevocable election at initial recognition to classify certain equity investments as measured at FVOCI. Changes in the fair value of such equity investments are recognised in Other Comprehensive Income (OCI). Upon derecognition of such investments, the cumulative gain or loss recognised in OCI is not reclassified to the Statement of Profit and Loss. Instead, it is transferred directly within equity from the FVOCI reserve to Retained Earnings in accordance with Ind AS 109.

2.13 Consolidated financial Assets at fair value through Profit & Loss (FVTPL)

Consolidated financial assets FTVPL include consolidated financial held for trading and consolidated financial assets designated upon initial recognition as at FVTPL A consolidated financial asset that meets the amortised code criteria or debt Instruments that meet the FVTOCI criteria may be designated as at FVTPL upon initial recognition it such designation eliminates significantly reduces a measurement or recognition inconsistency that would arise measuring assets or liabilities or recognise the Profits and losses on them on different bases.

2.14 Effective interest Rate (EIR) Method:

EIR is a method of calculating the amortised cost at allocating interest income or expenses over the relevant period.
The EIR for consolidated financial assets or consolidated financial liability is computed

a) At the rate that exactly counts estimated future cash receipts or payment through the expected lie of the consolidated financial asset on consolidated financial liability to the gross carrying amount of a consolidated financial act or to the amortised cost of a consolidated financial liability on initial recognition.
b) By considering contractual terms of the consolidated financial Instrument in estimating the cash flows.
c) Including all fees received between parties to the contra that are integral part of the effective interest rate, transaction costs and all other premium or discount.

2.15 Derecognise of consolidated financial Assets.

The Comply derecognises a consolidated financial assets when the contractual rights to the cash flows from the asset expire, or when it transfers the consolidated financial asset and substantially with and rewards of ownership of the asset to another party,
On derecognise of a consolidated financial asset accounted under Ind AS 109 in its entity

a) for consolidated financial assets measured at amortised cost the gain or loss in the Consolidated Statement of Profit and Loss.

b) for consolidated financial sets measured at a value through other comprehensive income the cumulative fair value adjustments previously taken to reserves reclassified to the onsolidated statement at Profit and Loss unless the asset represents an equity investment in which case the cumulative fair value adjustments previously taken to reserves may be reclassified within Equity.

If the transferred assets is part of a larger consolidated financial asset and the part transferred qualifies for derecognition in its entirety, the previous carrying amount of the larger consolidated financial asset shall be allotted between the port that continues to be recognised and the part that is derecognised, on the basis of the relative fair values of those parts of the date of the transfer.
If the Company neither transfer nor retains substantially all the risks and rewards at ownership and continues to control the transferred asset it recognises its retained interest in the assets and an associated liability for amounts it may have to pay.

If the Company as substantially all the risks and rewards of ownership of a transferred consolidated financial asset, it continues to recognise the consolidated financial assets and also recognises a liability for the proceeds received.

2.16 Consolidated financial Liabilities & Equity Instruments

Classification a debt or equity consolidated financial abilities and equity Instruments, issued are classified according to the substance of the contractual arrangements entered into and the definition official ability and an equity instrument Equity Instrument.

Equity Instruments

An equity instrument is contract that evidences a residual interest in the assets of the Company after deducting all of its liabilities. Repurchase of the Company's own equity instrument recognised and deducted directly in equity. No gain or loss is recognised in the statement of Profit und Loss on the purchase sale; ISSUE or cancellation of the Company's own equity instruments.

Consolidated financial Liabilities

The Company classifies all consolidated financial abilities as subsequently measured at amortised cost, except for consolidated financial abilities at fair value through profit or loss.

Derecognition of consolidated financial liabilities

A consolidated financial liability is derecognised when the obligation under the ability discharged or cancelled or expires When an existing consolidated financial Liability is replaced by another from the same lender in substantially different terms; or the terms of an existing liability are substantially modified, such an exchange or modification treated as the derecognition of the original ability and the recognition new liability. The difference between the carrying amount of the consolidated financial ability derecognised and the consideration paid and payable is recognised in the Consolidated Statement Profit and Loss.

2.17 Off-setting of consolidated financial instruments

Consolidated financial assets and liabilities are offset and the het mount is reported in the Balance Sheet when there is a legally enforceable right to offset the recognised amounts and there can intention to settle one at basis of realise the asset and settle the liability simultaneously.

2.18 Earnings Per Share (“EPS")

Basic EPS share are calculated by dividing the net profit or loss for the year attributable to equity shareholders (after deducting preference dividend, If any, attributable taxes) by the weighted average number of equity shares outstanding during the year For the purpose of calculating diluted earnings per share, the net profit or loss the year attributable to equity shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares Dilutive potential equity shares are deemed converted as of the beginning of the period, unless they have been lived eta later date. In computing the dilutive comings per shares, only potential equity shares that are dilutive and that either reduces the Earnings per share or increases lose the share are included .

2.19 Significant accounting judgements estimates and assumptions

The preparation of consolidated financial statements in conformity with the Ind AS requires the management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities the accompanying disclosure and the disclosure of contingent liabilities at the end of the reporting period. Estimates and underlying assumptions are reviewed on an Ongoing basis. Revisions to accounting, estimates are recognized in the period in what the estimates are revised and future periods are affected. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amount of assets or liabilities in future periods.
In particular information about significant areas of estimation uncertainty and critical judgements in applying accounting policies that have the most significant effect on the amounts recognised in the consolidated financial statements included in the following notes

2.20 Impairment of consolidated financial instruments

Equity instruments are not subject to impairment under Ind AS 109.
The Company recognises lifetime expected credit losses (ECL) when there has been a significant increase in credit risk since initial recognition and when the consolidated financial instrument is credit impaired. If the credit risk on the consolidated financial instrument has not increased significantly since initial recognition, the Company measures the loss allowance for that consolidated financial instrument at an amount equal to 12 month ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition. 12 month ECL represents the portion of lifetime ECL that is expected to result from default events on a consolidated financial instrument that are possible within 12 months after the reporting date.
When determining whether credit risk of a consolidated financial asset has increased significantly since initial recognition and when estimating expected credit losses, the Company considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, including on historical experience and forwardlooking information.

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the consolidated financial statements for the year ended 31 March 2026

(All amounts in ₹ lacs, unless otherwise stated)

3 Cash and cash equivalents

	As at 31 March 2026	As at 31 March 2025
Cash on hand	-	-
Balances with banks in current accounts	678.54	248.32
Fixed Depoists with Banks	1,000.00	7.00
	1,678.54	**255.31**

4 Trade Receivables

	As at 31 March 2026	As at 31 March 2025
Trade Receivables		
(i) Secured, Undisputed considered good	-	-
(ii) Unsecured, Undisputed considered good	29.52	220.43
	29.52	220.43
Less: Allowance for expected credit loss	-	-
	29.52	**220.43**
(iii) Credit impaired	-	-
Less: Allowance for expected credit loss	-	-
	-	-
	29.52	**220.43**

Ageing analysis of Trade Reecivebles as on 31st March 2026

Particulars	Unbilled	Not Due	Outstanding for following periods from due date of payment					Total
			Less than 6 months	6 months to 1 year	1-2 years	2-3 years	More than 3 years	
Undisputed, Secured trade receivables								
considered good	-	-	-	-	-	-	-	-
considered doubtful	-	-	-	-	-	-	-	-
Undisputed, unsecured trade receivables								
considered good	-	-	6.36	-	-	1.27	21.89	29.52
considered doubtful	-	-	-	-	-	-	-	-
Total	**-**	**-**	**6.36**	**-**	**-**	**1.27**	**21.89**	**29.52**

Ageing analysis of Trade Reecivebles as on 31st March 2025

Particulars	Unbilled	Not Due	Outstanding for following periods from due date of payment					Total
			Less than 6 months	6 months to 1 year	1-2 years	2-3 years	More than 3 years	
Undisputed, Secured trade receivables								
considered good	-	-	-	-	-	-	-	-
considered doubtful	-	-	-	-	-	-	-	-
Undisputed, unsecured trade receivables								
considered good	-	-	197.67	0.25	22.91	0.17	0.12	221.12
considered doubtful	-	-	-	-	-	-	-	-
Total	**-**	**-**	**197.67**	**0.25**	**22.91**	**0.17**	**0.12**	**221.12**

5 Loans

	As at 31 March 2026	As at 31 March 2025
(A) Loan (at amortised cost)		
Term Loans	541.55	2,032.96
Other Loans	10,115.56	3,507.72
	10,657.11	5,540.68
Less: Provision as per IRACP norms	-	-
	10,657.11	**5,540.68**
(B) (i) Secured	5.78	4.00
(ii) Covered by bank / government guarantee	-	-
(iii) Unsecured	10,651.33	5,536.68
	10,657.11	5,540.68
Less: Provision as per IRACP norms	-	-
	10,657.11	**5,540.68**
(C) (i) Loans in India		
(a) Public sector	-	-
(a) Others	10,651.33	5,540.68
(ii) Loans outside India	-	-
	10,651.33	5,540.68
Less: Provision as per IRACP norms	-	-
	10,651.33	**5,540.68**

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the consolidated financial statements for the year ended 31 March 2026

(All amounts in ₹ lacs, unless otherwise stated)

6 Investments

		As at 31 March 2026	As at 31 March 2025
(A)	**At fair value through other comprehensive income**		
	Investment in Subsidiary		
	Essel Finance Advisors and Managers LLP (Capital Contribution)	-	323.41
	Investment in Quoted Shares		
	Kesar India Limited [1,65,600 equity shares of face value of ₹ 10/- each, (Previous Year 74,200 equity shares of face value of ₹ 10/- each)]	1,879.56	448.61
	Comrade Appliances Limited (Previous Year 7,000 equity shares of face value of ₹ 10/- each)	-	6.17
	Eco Hotels and Resorts Limited [1,000 equity shares (Previous Year Nil) of face value of ₹ 10/- each]	0.03	-
	Garment Mantra Lifestyle Limited [21,318 equity shares of face value of ₹ 1/- each, (Previous Year 27,00,000 equity shares of face value of ₹ 1/- each)]	0.30	42.39
	GM Polyplast Limited (Previous Year 31,500 equity shares of face value of ₹ 1/- each)	-	25.83
	Investment in Unquoted Shares		
	Janakalyan Financial Service Pvt Ltd [46,75,471 equity shares (Previous Year 46,75,471 equity shares) of Face value Rs. 10/- each, acquired at an issue price of Rs. 9.09/- per share]	425.00	425.00
	Save Eatfoods Pvt Ltd [485 Complulsorily convertible preference Shares (Previous Year 485 Complulsorily convertible preference Shares) of Face Value Rs 10 each, issued at a price of Rs. 6192/- per share]	30.00	30.00
	CAB-EEZ infra Tech Private Limited [20,000 equity shares (Previous year 20,000 equity shares) of Face value Rs. 1/- each, issued at a price of Rs. 48/- per share]	23.40	23.40
	Fair Food overseas Limited [4,25,000 Equity shares (Previous Year 4,25,000 Equity shares) of Face value of Rs. 10/- each]	506.05	506.05
	Inmac Computers Limited [50,000 equity shares (Previous Year Nil) of face value of ₹ 10/- each]	37.50	-
	Investment in units of Trust		
	CFM Asset Reconstruction Pvt Ltd [7,80,000 Units (Previous Year Nil) of ₹ 1000/- per unit]	7,800.00	-
(B)	**At fair value through Profit and Loss Account**		
	Invicto Multiplier Fund (Capital Contribution of 1,87,490.625 units at NAV of Rs. 10/- per unit)	12.68	18.75
	Overnight Fund Growth [10.687 Units (Previous Year Nil) of ₹ 1412.95/- per NAV]	0.15	-
	Nippon India ETF Nifty 1D Rate Liquid BeES [0.60 Units (Previous Year Nil) of ₹ 1000/- per NAV]	0.01	-
		10,714.68	**1,849.61**
(C)	(i) Investments in India	10,714.68	1,849.61
	(ii) Investments outside India	-	-
		10,714.68	**1,849.61**
		10,714.68	**1,849.61**

The Company has designated certain equity investments as Fair Value Through Other Comprehensive Income (FVTOCI) in accordance with Ind AS 109. Quoted equity investments are measured using quoted market prices at the reporting date.

In respect of the investment in an unquoted equity instrument, fair value has been determined using valuation techniques appropriate in the circumstances. As at 31 March 2026, in the absence of sufficient recent information and observable market inputs to reliably measure fair value, management has assessed that the carrying cost of the investment represents an appropriate estimate of fair value in accordance with the guidance provided under Ind AS 109. Accordingly, the investment has been measured at fair value based on cost as at the reporting date.

7 Other financial assets

	As at 31 March 2026	As at 31 March 2025
Unsecured; considered good		
Non-current financial assets		
Security Deposits/EMD	42.08	24.85
	42.08	**24.85**
Current financial assets		
Interest accrued but not due on loans	944.06	-
Interest accrued and due on loans	364.37	0.31
Other Financial assets	86.70	1,463.94
	1,395.13	**1,464.25**
Total	**1,437.21**	**1,489.10**

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Notes forming part of the consolidated financial statements for the year ended 31 March 2026

(All amounts in ₹ lacs, unless otherwise stated)

8 Property, Plant & Equipments

Current Year

Gross amounts	As at 1 April 2025	Additions	Consolidation Adjustments	Deletions	As at 31 March 2026
Computers	8.91	1.55	3.74	-	14.20
Furniture and fixtures	8.47	1.90	-	-	10.37
Office equipment	4.39	0.35	-	-	4.74
Plant & Machinery	-	28.58	-	-	28.58
Vehicle	147.71	163.36	-	-	311.07
Building	531.87	-	-	-	531.87
Total	**701.35**	**195.74**	**3.74**	**-**	**900.83**

Depreciation	As at 1 April 2025	Additions	Consolidation Adjustments	Deletions	As at 31 March 2026
Computers	6.35	2.58	2.54	-	11.47
Furniture and fixtures	2.93	1.15	-	-	4.08
Office equipment	2.42	0.68	-	-	3.10
Plant & machinery	-	3.83	-	-	3.83
Vehicle	60.65	29.53	-	-	90.18
Building	21.76	16.87	-	-	38.63
Total	**94.11**	**54.65**	**2.54**	**-**	**151.29**

Carrying amounts	As at 31 March 2026	As at 31 March 2025
Computers	2.73	2.56
Furniture and fixtures	6.29	5.53
Office equipment	1.63	1.97
Plant & machinery	24.75	-
Vehicle	220.89	87.05
Building	493.24	510.10
Total	**749.54**	**607.22**

Property, Plant & Equipments

Previous Year

Cost	As at 1 April 2024	Additions	Adjustments	Deletions	As at 31 March 2025
Computers	8.49	0.94	-	(0.52)	8.91
Furniture and fixtures	6.73	1.74	-	-	8.47
Office equipment	3.61	0.78	-	-	4.39
Vehicle	147.71	-	-	-	147.71
Building	531.87	-	-	-	531.87
Total	**698.39**	**3.45**	**-**	**(0.52)**	**701.35**

Depreciation	As at 1 April 2024	Additions	Adjustments	Deletions	As at 31 March 2025
Computers	4.17	2.24	(0.07)	-	6.35
Furniture and fixtures	2.00	0.93	-	-	2.93
Office equipment	1.56	0.86	-	-	2.42
Vehicle	35.78	24.87	-	-	60.65
Building	5.12	16.64	-	-	21.76
Total	48.63	45.75		**-**	**94.12**

Carrying amounts	As at 31 March 2025	As at 31 March 2024
Computers	2.56	4.32
Furniture and fixtures	5.53	4.73
Office equipment	1.97	2.05
Vehicle	87.05	111.93
Building	510.10	526.75
Total	**607.22**	**649.79**

9 Intangible Assets

Current Year

Gross amounts	As at 1 April 2025	Additions	Consolidation Adjustments	Deletions	As at 31 March 2026
Software	4.90	4.07	0.57	-	9.54
Total	**4.90**	**4.07**	**0.57**	**-**	**9.54**

Amortisation	As at 1 April 2025	Additions	Consolidation Adjustments	Deletions	As at 31 March 2026
Software	3.98	1.09	0.54		5.61
Total	**3.98**	**1.09**	**-**	**-**	**5.61**

Carrying amounts	As at 31 March 2026	As at 31 March 2025
Software	3.93	0.92
Total	**3.93**	**3.93**

Intangible Assets

Previous Year

Gross amounts	As at 1 April 2024	Additions	Consolidation Adjustments	Deletions	As at 31 March 2025
Software	3.90	1.00	-	-	4.90
Total	**3.90**	**1.00**	**-**	**-**	**4.90**

Amortisation	As at 1 April 2024	Additions	Consolidation Adjustments	Deletions	As at 31 March 2025
Software	3.00	0.98	-		3.98
Total	**3.72**	**0.72**	**-**	**-**	**3.98**

Carrying amounts	As at 31 March 2025	As at 31 March 2024
Software	0.92	0.90
Total	**0.92**	**0.92**

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(All amounts in ₹ lacs, unless otherwise stated)

10 Right of Use Assets

Following are the changes in the carrying value of the Right to use Assets:

	As at 31 March 2026	As at 31 March 2025
Opening Balance/Adjustment for consolidation	215.18	108.35
Addition during the year	37.06	240.93
Deletion during the year	(23.93)	(35.46)
Depreciation charge for the year	(65.59)	(98.63)
Total	**162.72**	**215.19**

11 Other non-financial assets

	As at 31 March 2026	As at 31 March 2025
Employee Advance	4.02	3.45
Claims, Incentive & Other Receivables from Govt. Authorities	54.54	23.72
Prepaid Expenses	8.10	27.04
Others Advances	32.57	75.00
MAT Credit Entitlement	3.85	4.22
	103.08	**133.43**

12 Trade payables

	As at 31 March 2026	As at 31 March 2025
(a) Total outstanding dues of micro enterprises and small	11.93	4.22
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	16.35	15.25
	28.28	**19.47**

Trade payable ageing schedule for 31 March 2026

Particulars	Unbilled	Outstanding for following periods from due date of payment				
		Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(a) Total outstanding dues of micro enterprises and small enterprises and;		11.73	0.19	-	-	11.92
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises		14.88	1.48	-	-	16.36
Total		**26.61**	**1.68**	**-**	**-**	**28.28**

Trade payable ageing schedule for 31 March 2025

Particulars	Unbilled	Outstanding for following periods from due date of payment				
		Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(a) Total outstanding dues of micro enterprises and small enterprises and;		4.22	-	-	-	0.48
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises		15.25	-	-	-	10.77
Total		**19.46**	**-**	**-**	**-**	**11.25**

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Notes forming part of the consolidated financial statements for the year ended 31 March 2026

(All amounts in ₹ lacs , unless otherwise stated)

13 Borrowings (other than debt securities)

	As at 31 March 2026	As at 31 March 2025
(A) (i) Term Loan	910.02	229.56
(ii) Loans repayable on demand	9,277.67	1,738.82
Total (A)	**10,187.69**	**1,968.38**
(B) (i) Secured	792.20	792.19
(ii) Unsecured	9,395.49	1,176.19
Total (B)	**10,187.69**	**1,968.38**
('C) (I) Loans in India		
(i) Intercorporate loan & borrowings	9,498.09	678.15
(ii) Loan from Bank/Financial institution	507.52	-
(ii) Other loans	182.06	1,290.23
Total (C)	**10,187.67**	**1,968.38**
(II) Loans outside India	**-**	**-**
Total (C) (I) and (C) (II)	**10,187.67**	**1,968.38**

14 Lease liability

Following are the changes in the carrying value of the Lease liability:

	As at 31 March 2026	As at 31 March 2025
Opening balance	240.71	126.99
Reclassification on account of adoption of IND AS 116	-	-
Addition during the year	35.59	240.93
Finance cost accrued during the year	22.21	28.84
Write off Lease liability	(32.42)	(40.76)
Payment of lease liabilities	(78.40)	(115.29)
Total	**187.69**	**240.71**

15 Provisions & Other Payables

	As at 31 March 2026	As at 31 March 2025
Provision for Audit fees	2.35	
Other Provisions	1.89	-
	4.24	**-**

16 Other Financial Liabilities

	As at 31 March 2026	As at 31 March 2025
Interest accrued & due on borrowings	192.48	308.74
Other financial liability	266.62	416.18
Interest accrued on borrowing but not due	30.22	381.76
Employee payable	10.69	33.61
Advances received from related parties	416.18	
	916.19	**1,140.30**

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Notes forming part of the consolidated financial statements for the year ended 31 March 2026

17 Current tax liabilities (Net)

	As at 31 March 2026	As at 31 March 2025
Provision for taxes (Net of advance tax and deduction at source)	865.32	28.17
	865.32	**28.17**

18 Deffred tax liability

Particulars	As at 31 March 2025	Cosolidation Adjustment	Recognised in profit or loss	Recognised in other comprehensive income	As at 31 March 2026
Deferred tax liabilities in relation to:					
Difference Between Book and Tax Depreciation	7.54	-	(7.50)	-	0.04
Financial assets and liabilities at fair value	62.35	-	-	234.48	296.83
Expense disallowed under Income Tax Act,1961	-	-	(24.93)	-	(24.93)
Carrired forward Losses and unabosorbed depreciation	-	-	(49.98)	-	(49.98)
Total	**69.89**	**-**	**(82.41)**	**234.48**	**221.96**

Particulars	At at 31 March 2024	Recognised from Other Comprehensive Income	Recognised in profit or loss	Recognised in other comprehensive income	At at 31 March 2025
Deferred tax assets in relation to:					
Difference Between Book and Tax Depreciation	15.66	-	(8.12)	-	7.54
Financial assets and liabilities at fair value	122.46	(122.46)	-	62.35	62.35
Expense disallowed under Income Tax Act,1961	-	-	-	-	-
Total	**138.12**	**(122.46)**	**(8.12)**	**62.35**	**69.89**

19 Other non-financial liabilities

	As at 31 March 2026	As at 31 March 2025
Statutory dues payable	111.81	118.52
Deferred Processing Fee	8.90	17.49
Pre-Received EMI	22.37	-
Pre-Received Interest	0.30	0.05
Provisions & Other Payables	1.50	0.52
Advance Received from Customers	4.20	23.63
Other Payables	2.75	-
	151.83	**160.21**

20 Provision & other Payable

	As at 31 March 2026	As at 31 March 2025
Provisions & Other Payables	22.62	6.39
Provision as per IRACP norms (Refer note 48(ii))	99.05	71.91
	121.67	**78.30**

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21 Share capital

	As at 31 March 2026		As at 31 March 2025	
	No. of shares	**Amount**	**No. of shares**	**Amount**
Authorised share capital				
Equity shares of Rs. 10 each	125,000,000	2,500.00	125,000,000	2,500.00
	125,000,000	**2,500.00**	**125,000,000**	**2,500.00**
Issued, subscribed and fully paid up				
Equity shares of Rs. 10 each	61,461,230	1,229.22	51,461,230	1,029.22
Total	**61,461,230**	**1,229.22**	**51,461,230**	**1,029.22**

(a) Reconciliation of number of shares

	As at 31 March 2026		As at 31 March 2025	
	No. of shares	**Amount**	**No. of shares**	**Amount**
Equity share capital				
Balance as at the beginning of the year	51,461,230	1,029.22	10,292,246	1,029.22
Share Extinguished on Spliting of Shares #	-	-	(10,292,246)	(1,029.22)
Split of Share durring the year #	-	-	51,461,230	1,029.22
Add: Increase during the period (Refer note no:54)	10,000,000	200.00	-	-
Balance as at the end of the year	**61,461,230**	**1,229.22**	**51,461,230**	**1,029.22**

During the Financial year 2024-25, the Company has sub-divided (split) its 1,02,92,246 equity shares of face value of ₹10 each fully paid-up into 5,14,61,230 equity shares of face value of ₹2 each fully paid up w.e.f. 27 October 2024 as recommended by the board of directors and approved by the shareholders of the Company.

(b) Rights / preferences / restrictions attached to equity shares

The Company has one class of equity shares having a par value of Rs. 10 per Share. Each Shareholder is eligible for one vote per share held. The dividend proposed (if any) by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting, except in case of interim dividend(if any). In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the Company after distribution of all preferential amounts, in proportion to their shareholding.

(c) Details of shareholders holding more than 5% shares in the Company

Name of shareholder	As at 31 March 2026		As at 31 March 2025	
	No of shares	**% holding**	**No of shares**	**% holding**
Aditya Vikram Kanoria	8,073,210	13.14%	8,073,210	15.69%
Mandeep Singh	7,924,535	12.89%	7,924,535	15.40%
Al MahaInvestment FundPcc-onyxStrategy	4,000,000	6.51%	-	0.00%
MinervaVentures Fund	3,781,832	6.15%	-	0.00%
Supriya Kataria	4,956,204	8.06%	-	0.00%

(d) Detail of share held by promoters as at March 2026

Promoter Name	No of shares	% of total shares	% change during the year
Aditya Vikram Kanoria	8,073,210	13.14%	-2.55%
Mandeep Singh	7,924,535	12.89%	-2.51%

Detail of share held by promoters as at March 2025

Promoter Name	No of shares	% of total shares	% change during the year
Aditya Vikram Kanoria	8,073,210	15.69%	0.00%
Mandeep Singh	7,924,535	15.40%	0.00%

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22 Other Equity

	As at 31 March 2026	As at 31 March 2025
Capital Reserves		
Balance at beginning of the year	25.88	25.88
Add: Capital Reserve created on consolidation	63.98	-
Balance at closing of the period/year	**89.86**	**25.88**
Retained Earning		
Balance at beginning of the year	147.25	864.36
Add: Profit/(Loss) for the year	2,500.79	(673.80)
Less: Transfer to statutory reserves	(49.77)	(43.31)
Transfer from Other Comprehensive Income	897.00	-
Balance at closing of the period/year	**3,495.27**	**147.25**
Security Premium		
Balance at beginning of the year	4,888.43	4,888.43
Add: Addition during the year	2,800.00	-
Less: QIP Issue expenses	(16.92)	-
Balance at closing of the period/year	**7,671.51**	**4,888.43**
Statutory Reserves as per section 45-IC of the RBI Act, 1934		
Balance at beginning of the year	147.75	104.44
Add: Transfer from retained earning	49.77	43.31
Balance at closing of the period/year	**197.52**	**147.75**
Other Comprehensive Income, Net of Tax		
Equity instruments measured at fair value through other comprehensive income		
Balance at beginning of the year	1,235.21	364.11
Add: Changes during the period/year	697.16	1,235.21
Transfer to Profit & Loss A/c	(897.00)	(364.11)
Balance at closing of the period/year	**1,035.36**	**1,235.21**
Balance at the year end	**12,489.52**	**9,610.01**

Nature and purpose of reserves:

Retained Earning

This reserve represents the cumulative profits of the Company less any transfer to statutory reserve. This can be utilised in accordance with the provision of Companies Act, 2013.

Statutory Reserves as per section 45-IC of the RBI Act, 1934

The Company has to transfer 20% of its profit after tax to the statutory reserves in accordance with the provision of Section 45-IC of Reserve Bank of India Act, 1934. The same will be utilised in accordance with the provisions of the Reserve Bank of India Act, 1934.

Other comprehensive income (OCI)

(a) The Company has elected to recognise changes in the fair value of certain investments in equity securities in other comprehensive income. These changes are accumulated within the FVOCI reserve within equity. The Company transfers amounts from this reserve to retained earnings when the relevant equity securities are derecognised.

(b) The Company has recognised remeasurement of defined benefits plans through other comprehensive income.

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23 Revenue from operations

	For the year ended 31 March 2026	For the year ended 31 March 2025
Interest on loans	800.48	803.43
Sale of service	132.83	661.94
Other Operating Income		
a. Others	3,424.42	-
	4,357.73	**1,465.37**

24 Other income

	For the year ended 31 March 2026	For the year ended 31 March 2025
Interest Income		
a. Interest Received on FDR	12.02	8.93
b. Interest received on Loan	2.24	14.65
c Other income	21.36	78.92
d Profit on Sale of Fixed Assets	-	0.08
e Profit on cancellation of ROU assets	8.49	5.30
f Profit on sale of shares	0.25	62.96
g Speculation gain on sale of shares	11.41	4.79
h Interest from Units of Investment Fund	-	173.69
i Balance Written Back	455.35	-
j Income from rent	3.05	-
	514.17	**349.33**

25 Finance Cost

	For the year ended 31 March 2026	For the year ended 31 March 2025
Interest on borrowings (other than debts securities)		
a. Loan from banks	125.79	108.44
b. Loan from institutions and others	168.02	89.25
Other interest expenses		
a. Interest on Lease liability	22.21	28.84
b. Loan Processing Charges	0.29	0.01
	316.31	**226.54**

26 Impairment of financial instruments

	For the year ended 31 March 2026	For the year ended 31 March 2025
Provision as per IND-AS 109 / IRACP norms	27.13	(15.10)
	27.13	**(15.10)**

27 Employee benefits expense

	For the year ended 31 March 2026	For the year ended 31 March 2025
a. Salary, wages and bonus	434.45	387.98
b. Staff welfare expense	8.18	11.49
	442.63	**399.47**

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28 Depreciation and amortisation expense

	For the year ended 31 March 2026	For the year ended 31 March 2025
a. Depreciation of plant, property and equipment	55.70	46.74
b. Depreciation on Right of Use Assets	65.22	98.63
	120.92	**145.37**

29 Other expenses

	For the year ended 31 March 2026	For the year ended 31 March 2025
a. Legal and professional	68.67	253.46
b. Printing & Stationary	1.26	1.25
c. Travelling and conveyance	1.55	1.40
d. Advertisement & Publicity	5.00	2.40
e. Postage & Telephone	1.73	2.32
f. Payments to auditors (see Note 'A' below)	11.90	7.60
g. Director's Sitting Fees	3.40	3.10
h. Website maintenance charges	29.11	3.77
i. Bank Charges	0.36	1.49
j. Rates and Taxes	20.14	8.65
k. Office Expenses	18.03	-
l. Bad debts	19.55	-
m. Repairs and Maintenance	26.27	-
n. AGM / EGM Expenses	1.04	0.78
o. Insurance Expenses	3.39	2.37
p. Fee & Subscription	7.53	-
q. Balance written off	341.45	93.81
r. Loss on settlement of loan	2.21	1,060.15
s. Loss on sale of Share	0.09	-
t. Electricity Expense	1.94	-
u. Brokerage	45.79	
v. Miscellaneous expenses	0.76	226.83
w. Other Expense	15.24	-
	626.41	**1,669.37**

Note:

A Payments to auditors		
(i) Statutory Audit Fees	4.10	3.60
(ii) Limited Review Fees	4.20	4.00
(iii) Certification Fees/other services	1.85	-
	10.15	**4.24**

30 Earnings per equity share (EPS)

	For the year ended 31 March 2026	For the year ended 31 March 2025
Net profit after tax available for equity shareholders (A)	2,500.79	(673.80)
Opening number of equity shares #	51,461,230	51,461,230
Closing number of equity shares	61,461,230	51,461,230
Weighted average number of equity shares (B)	52,584,518	51,461,230
Basic EPS (A/B) (in ₹)	4.76	(1.31)
Diluted EPS (A/B) (in ₹)	4.76	(1.31)
Nominal value per equity share (in ₹)	2.00	2.00

 # The Company has sub-divided (split) its 1,02,92,246 equity shares of face value of ₹10 each fully paid-up into 5,14,61,230 equity shares of face value of ₹ 2 each fully paid up w.e.f. 15 October 2024 as recommended by the board of directors and approved by the shareholders of the Company. Opening no. of equity shares for the year ended 31 March, 2025 have been accordingly adjusted for the effect of sub-divided (split) of equity shares.

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31 Income taxes relating to continuing operations

	For the period ended 31 March 2026	For the period ended 31 March 2025
a) Income tax recognised in profit or loss		
Current tax		
In respect of the current year	919.74	70.96
In respect of earlier years	0.37	-
Deferred tax expense		
Origination and reversal of temporary differences	(82.40)	(8.11)
	837.71	**62.85**
b) Income tax recognised in other comprehensive income		
Origination and reversal of temporary differences	234.48	65.96
	234.48	**65.96**
c) Reconciliation of effective tax rate		
Profit/(Loss) before tax	3,338.50	(610.95)
Add: Disallowances	50.35	95.79
Add: others	265.56	797.09
Taxable Profit / (Loss)	**3,654.41**	**281.93**
Less: Business losses carry forward	-	-
Less: Brought forward losses	-	-
Taxable Profit / (Loss) after adjustment of b/f losses	**3,654.41**	**281.93**
Book Profit under MAT	-	-
Short term Capital Gain	-	-
At statutory income tax rate	**919.74**	**70.96**

Movement of Deferred tax expense during the period ended 31st March, 2026

	Opening balance	Consolidation Adjustment	Recognised in profit or loss	Recognised in other comprehensive income	Closing balance
Deferred tax Liability (for Holding Company) in relation to:					
Difference Between Book and Tax Depreciation	(0.02)	-	2.02	-	2.00
Financial assets and liabilities at fair value	(34.74)	-	-	233.78	199.04
Expense disallowed under Income Tax Act,1961	-	-	(24.93)	-	(24.93)
	(34.76)	**-**	**(22.91)**	**233.78**	**176.11**
Deferred tax liabilities (for Subsidiary company) in relation to:					
Difference Between Book and Tax Depreciation	7.56	-	(9.52)	-	(1.96)
Financial assets and liabilities at fair value	97.09	-	-	0.70	97.79
Expense disallowed under Income Tax Act,1961	-	-	-	-	-
Carrired forward Losses and unabosorbed depreciation	-	-	(49.98)	-	(49.98)
Total	**104.65**	**-**	**(59.50)**	**0.70**	**45.85**

Movement of Deferred tax expense during the year ended 31st March, 2025

	Opening balance	Recognised from Other Comprehensive Income	Recognised in profit or loss	Recognised in other comprehensive income	Closing balance
Deferred tax assets (for Holding Company) in relation to:					
Difference Between Book and Tax Depreciation	(0.01)	-	(0.01)	-	(0.02)
Financial assets and liabilities at fair value	-	-	-	(34.74)	(34.74)
Expense disallowed under Income Tax Act,1961	-	-	-	-	-
	(0.01)	**-**	**(0.01)**	**(34.74)**	**(34.76)**
Deferred tax liabilities (for Subsidiary company) in relation to:					
Difference Between Book and Tax Depreciation	15.67	-	(8.11)	-	7.56
Financial assets and liabilities at fair value	122.46	(122.46)	-	97.09	97.09
Expense disallowed under Income Tax Act,1961	-	-	-	-	-
Total	**346.49**	**(122.46)**	**(8.11)**	**97.09**	**104.65**

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Notes forming part of the Consolidated financial statements for the year ended 31 March 2026

(All amounts in ₹ lacs, unless otherwise stated)

32 Contingent liabilities and capital commitments

		For the period ended 31 March 2026	For the year ended 31 March 2025
(a)	Contingent liabilities		
	- Income Tax (Pending before Assessing officer)	1.67	13.09
	- Claim received but not acknowledged by the Company	-	-
(b)	Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances)	-	-

(c) The Company has commitments for services, purchase of goods and employee benefits, in normal course of business. The Company does not have any long-term commitments/contracts including derivative contracts for which there will be any material foreseeable losses.

33 Related party disclosures

(a) **Key management personnel (KMP)**

Mr. Aditya Vikram Kanoria	Promoter, Managing Director & CFO
Mr. Mandeep Singh	Promoter Director
Mr. Mohit K Chheda	Professional Director
Mr. Sulabh Jain	Independent Director
Ms. Shubhangi Agarwal	Independent Director
Mr. Vikas Kataria	Professional Director (w.e.f 21/07/2025)
Mr. Navneet Kumar	Independent Director (w.e.f 21/07/2025)
Ms. Preeti Sethi	Company Secetratory

(b) **Associate Entity**

Credent Alpha LLP

(c) **Individuals and Enterprise where Key Management Personnel along with their relative exercise significant influence**

AZH Consultants LLP	Aditya Vikram Kanoria and Mandeep singh are designated partner.
Modulex Construction Technologies Limited	Aditya Vikram Kanoria serves as a Professional Director (w.e.f 20/07/2024)
Modulex Modular Buildings Pvt Ltd	Aditya Vikram Kanoria serves as a Professional Director (w.e.f 20/09/2024)
Janakalyan Fincare Pvt Ltd	Aditya Vikram Kanoria serves as a Promoter Director (w.e.f 28/08/2025)
Wealthmax Financial Advisors Limited, UK	Mandeep Singh serves as a Promoter Director
Insta Cuisine Pvt Ltd (w.e.f 30/09/2024)	Mohit K Chheda holds a 32% shareholding and serves as a director.
Everence Technologies Pvt Limited	Vikas Kataria holds a 60% shareholding and serves as a director.
Bengal Tiger Capital Advisors LLP	Mohit K Chheda holds a 99% partnership.
Zero Carbon Tech 24 Private Limited	Vikas Kataria holds a 21.06% shareholding.
DP Jewelline Private Limited	Wife of Vikas Kataria serves as a Director
Santosh Kataria	Wife of Vikas Kataria
Tajendra Pal Singh	Brother of Mandeep Singh

(d) **Transactions with related parties during year**

Nature of transactions	For the period ended 31 March 2026	For the year ended 31 March 2025
Investment in/(disinvestment)		
Essel Finance Advisors and Managers LLP- Debt Security	-	(2,422.97)
Loan Given to/(Received back)		
Aditya Vikram Kanoria	-	(111.94)
AZH Consultants LLP	(82.39)	310.08
Essel Finance Advisors and Managers LLP	-	90.00
Mandeep Singh	(9.50)	(7.44)
Credent Alpha LLP	(2.29)	-
Vikas Kataria	691.75	-
Santosh Kataria	300.00	-
Everence Technologies Pvt Limited	125.00	-
Zero Carbon Tech 24 Private Limited	55.00	-
DP Jewelline Private Limited	250.00	-
Bengal Tiger Capital Advisors LLP	273.97	-
Advance Given to		
Aditya Vikram Kanoria	-	(22.47)
Credent Alpha LLP	7.19	3.87
AZH Consultants LLP	-	(14.00)
Essel Finance Advisors and Managers LLP	-	45.07
Loan Taken from/(Repayment to)		
Mandeep Singh	-	(7.44)
Interest Income		
Aditya Vikram Kanoria	-	1.04
AZH Consultants LLP	25.75	23.50
Santosh Kataria	14.55	-
Zero Carbon Tech 24 Private Limited	1.07	-
DP Jewelline Private Limited	0.45	-
Management fees received		
Wealthmax Financial Advisers Limited	31.00	14.40
AZH Consultants LLP	25.00	-
Director Sitting Fees Paid		
Shubhangi Agrawal	1.00	0.90
Sulabh Jain	2.00	2.20
Navneet Kumar	0.40	-

Professional Fees		
Samir Aggarwal	-	20.00
Salary expenses		
Samir Aggarwal	-	15.00
Remuneration Paid		
Preeti Sethi	10.17	10.20
Aditya Vikram Kanoria	39.25	50.40
Mandeep Singh	20.00	14.50
Tajendra Pal Singh	14.97	-

(e) **Balance outstanding at year end**

Nature of transactions	As at 31 March 2026	As at 31 March 2025
Loan Given to		
AZH Consultants LLP	258.98	341.63
Credent Alpha LLP	-	10.85
Vikas Kataria	691.75	-
Santosh Kataria	300.00	-
Everence Technologies Pvt Limited	125.00	-
Zero Carbon Tech 24 Private Limited	55.00	-
DP Jewelline Private Limited	250.00	-
Interest Receivable		
Aditya Vikram Kanoria	32.08	32.08
AZH Consultants LLP	49.29	23.76
Vikas Kataria	24.45	-
Santosh Kataria	14.55	-
Modulex Modular Buildings Pvt Ltd	6.04	-
Zero Carbon Tech 24 Private Limited	1.07	-
DP Jewelline Private Limited	0.45	-
Advance Given to		
Mandeep Singh	-	24.40
Credent Alpha LLP	-	28.40
Loan Taken from		
Mandeep Singh	416.18	416.18
Account Receivables		
Wealthmax Financial Advisers Limited, UK	1.25	1.10

34 Expenditure / Earning in foreign currency (on accrual basis)

Particulars	For the period ended 31 March 2026	For the year ended 31 March 2025
Expenditure in foreign currency	-	34.40
Earning in foreign currency	-	0.59

35 Dues to small and micro enterprises pursuant to section 22 of the micro, small and medium enterprises development ('MSMED') act, 2006 #:

	For the period ended 31 March 2026	For the year ended 31 March 2025
- Principal amount due to suppliers registered under the MSMED Act and remaining unpaid as at year end.	11.93	4.22
- Interest due to suppliers registered under the MSMED Act and remaining unpaid as at year end.	-	-
- Principal amounts paid to suppliers registered under the MSMED Act, beyond the appointed day during the year.	-	-
- Interest paid by the Company in terms of Section 16 of MSMED Act, 2006, along with the amount of the payment made to the suppliers and service providers beyond the appointed day during the year.	-	-
- Interest paid, under Section 16 of MSMED Act, to suppliers registered under the MSMED Act, beyond the appointed day during the year.	-	-
- Interest paid, other than under Section 16 of MSMED Act, to suppliers registered under the MSMED Act, beyond the appointed day during the year.	-	-
- Amount of interest due and payable for the year of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the MSMED Act.	-	-
- Interest accrued and remaining unpaid as at the end of year.	-	-
- Amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues above are actually paid to the small enterprise, for the purpose of disallowance of a deductible expenditure under section 23 of the MSMED Act.	-	-

 # The details of amounts outstanding to micro and small enterprises under the Micro, Small and Medium Enterprises Development Act, 2006 are as per available information with the Holding Company.

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36 The Government of India has consolidated 29 existing labour legislations into a unified framework comprising four Labour Codes, namely the Code on Wages, 2019, the Code on Social Security, 2020, the Industrial Relations Code, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "New Labour Codes"). These Codes have become effective from November 21, 2025. The Ministry of Labour and Employment has issued draft Central Rules and related FAQs to facilitate assessment of the financial impact arising from the implementation of the New Labour Codes.
The Group has assessed the implications of the New Labour Codes and, based on management's evaluation, does not expect any material impact on employee benefit obligations. Accordingly, no adjustment has been considered necessary in these financial results/financial statements.

37 In opinion of the Board, the loans & advances and other current assets have a value, which if realized in the ordinary course of business, will not be less than the value stated in the Consolidated Balance Sheet.

38 The Holding Company has not obtained Actuarial Valuation with regards to Employee's terminal benefits i.e., Gratuity and Leave Encashment as mandated by Accounting Standard 15 issued by the Institute of Chartered Accountants of India. In view of lesser number of employees on rolls, the Holding Company has made provision for these benefits on actual basis as on the Balance Sheet date.

39 Balance appearing under loans & advances, trade receivables, trade payables, current assets and current liabilities are subject to confirmations in certain cases.

40 During the year, the Holding Company has conducted physical verification of its property, plant and equipment in order to ensure their location, existence and assess their working condition. No discrepancies have been reported during such verification.

41 All the property, plant & equipment and intangible assets of the Company are fully depreciated in accordance with the provisions of Companies Act, 2013. The minimum residual value is carried in books of accounts.

42 Financial risk management
The Company's financial liabilities generally comprises of trade payables, borrowing etc. The main purpose of these financial liabilities is to raise finances for the Company. The financial assets held by the Company consist of balance with banks, security deposit etc.
There are various risk involved with the activities of the Company like credit risk, liquidity risk and market risk. The board of directors reviews and agrees policies for managing each of these risks which are summarized below:

(i) Credit Risk
Credit risk arises when a counterparty defaults on its contractual obligations to pay resulting in financial loss to the Company. The Company has credit risk from its other Financial Assets.
The customer credit risk is managed subject to the Company's established policy, procedure and controls relating to customer credit risk management. In order to contain the business risk, prior to acceptance of any contract, feasibility study is carried out considering the various factors like market trends etc. The Company remains vigilant and regularly assesses the credit risk during execution of contracts with a view to limit risks of delays and default. In view of the industry practice, credit risks from receivables are well contained on an overall basis.

(ii) Liquidity risk
The Liquidity risk is the risk that the Company does not have sufficient financial resources to meet its obligations as they fall due, or will have to do so at an excessive cost. The risk arises from mismatchs in the timing of cash flows which is inherent in all finance driven organisation and can be affected by a range of company specific and market-wide events.

	Less than 3 months	3 to 12 months	More than 12 months	Total
As at 31 March 2026				
Financial assets				
Cash & cash equivalents	678.54	-	1,000.00	1,678.54
Trade receivables	6.36	-	23.16	29.52
Loans	130.45	7,651.11	2,875.55	10,657.11
Investments	-	7,800.00	2,914.68	10,714.68
Other financial assets	12.10	1,376.31	48.79	1,437.21
Total	**827.45**	**16,827.43**	**6,862.19**	**24,517.07**
Financial Liabilities				
Trade payables	20.88	5.73	1.68	28.29
Borrowings (other than debt securities)	136.01	9,728.40	323.26	10,187.67
Lease Liability	15.20	48.68	123.82	187.69
Provisions & Other Payables	4.24	-	-	4.24
Other financial liabilities	16.17	900.02	-	916.19
Total	**192.49**	**10,682.83**	**448.76**	**11,324.08**
As at 31 March 2025				
Financial assets				
Cash & cash equivalents	255.31	-	-	255.31
Trade receivables	-	220.43	-	220.43
Loans	-	-	5,540.68	5,540.68
Investments	-	-	1,849.61	1,849.61
Other financial assets	1,489.10	-	-	1,489.10
Total	**1,744.41**	**220.43**	**7,390.29**	**9,355.13**
Financial Liabilities				
Trade payables	-	19.47	-	19.47
Borrowings	106.22	339.38	1,522.77	1,968.38
Lease Liability	18.72	53.95	168.04	240.71
Provisions & Other Payables	-	-	-	-
Other financial liabilities	-	-	1,140.30	1,140.30
Total	**124.94**	**412.80**	**2,831.11**	**3,368.85**

(iii) Market Risk
Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market prices comprise interest rate risk.

Foreign Currency Risk
The Company does not have any exposure to foreign curency Hence, any fluctuations on account of foreign currency has not arises.

Equity Price Risk
The Company is exposed to equity price risk arising from its investments in equity instruments. Equity price risk is related to the change in market reference price of the investment in equity securities.

Interest Rate Risk

The company is not exposed to interest rate risk as it has no borrowings at the Balance sheet date.

43 Capital management

The Holding Company maintains an actively managed capital base to cover risk inherent in the business which includes issued equity capital and all other equity reserves attributable to equity holders of the Company, The primary objectives of the Company's capital management is to ensure that the Company complies with extremelly imposed capital requirements and maintains healthy capital ratios in order to support its business and to maximise shareholder value. The Company manages its capital structure and makes adjustments to it according to changes in economic condition and the risk characterestic of its activities, in order to maintain or adjust the capital structure, the Company may adjust the amount of dividend payments to shareholders return capital to shareholders or issues securities.

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Trade payable	28.28	19.47
Borrowings	10,187.67	1,968.38
Other financial liabilities	916.19	1,140.30
Less : Cash and Cash equivalents	1,678.54	255.31
Net debts	**9,453.59**	**2,872.83**
Equity	13,718.74	7,473.73
Capital & Net Debt	**23,172.34**	**10,346.56**
Gearing Ratio	**40.80%**	**27.77%**

No changes were made in the objectives, policies or process for managing capital during the years ended 31 March 2026 and 31 March 2025.

44 Information as required by Non Banking financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Direction, 2007 is furnished herewith.

	Particulars	Amount outstanding		Amount Overdue	
		As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
	Liability Side				
1	**Loan and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid :**				
a	Debenture: (other than falling within the meaning of public deposit*)				
	Secured	-	-	-	-
	Unsecured	-	-	-	-
b	Deffered credit	-	-	-	-
c	Term Loans	507.52	-	-	-
d	Inter corporate loan and borrowings	9,498.09	678.15	-	-
e	Commercial papers	-	-	-	-
f	Other loans	182.06	1,290.23	-	-
g	Loan from Bank				
	Working Capital Demand Loan	-	-	-	-
	Overdraft	-	-	-	-

** Please see note A below*

Asset Side

		Amount outstanding		Amount overdue	
		As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
2	**Breakup of loans and Advances including bill recivables (Other than those included in(4) below):**				
a	Secured	5.78	4.00	-	-
b	Unsecured	10,680.85	5,757.11	-	-
3	**Breakup of leased assets and stock on hire and other assets counting towards AFC activities:**				
i	**Lease assets including lease rentals under sundry debtor:**				
a	Financial lease	-	-	-	-
b	Operating lease	-	-	-	-
ii	**Stock on hire including hire charges under sundry debtors:**				
a	Assets on hire	-	-	-	-
b	Repossessed assets	-	-	-	-
iii	**Other Loans counting towards AFC activities**				
a	Loans where assets have been repossessed	-	-	-	-
b	Loans other than (a) above	-	-	-	-

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(All amounts in ₹ lacs, unless otherwise stated)

4 Breakup of Investment:

Current investment				
1 Quoted:				
i Share				
a Equity	-	-	-	-
b Preferences	-	-	-	-
ii Debentures and bonds	-	-	-	-
iii Units of mutual funds	-	-	-	-
iv Government securities	-	-	-	-
v Others	-	-	-	-
2 Unquoted:				
i Share				
a Equity	-	-	-	-
b Preferences	-	-	-	-
ii Debentures and bonds	-	-	-	-
iii Units of mutual funds	-	-	-	-
iv Government securities	-	-	-	-
v Others	-	-	-	-
Long term investment				
1 Quoted:				
i Share	-	-	-	-
a Equity	1,879.89	523.00	-	-
b Preferences	-	-	-	-
ii Debentures and bonds	-	-	-	-
iii Units of mutual funds	-	-	-	-
iv Government securities	-	-	-	-
v Others	-	-	-	-
2 Unquoted:				
i Share				
a Equity	1,021.95	984.45	-	-
b Preferences	-	-	-	-
ii Debentures and bonds	-	-	-	-
iii Units of mutual funds	12.84	18.75	-	-
iv Government securities	-	-	-	-
v Others	7,800.00	323.41	-	-

5 Borrower group wise classification of assets financed as in(2)and(3)above:

Please see note B below

Category	Secured		Unsecured		Total	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
1 Related parties**						
a Subsidiaries	-	-	-	-	-	-
b Companies in the same group	-	-	-	-	-	-
c Other related parties	-	-	1,680.73	352.48	1,680.73	352.48
2 Other than related parties	5.78	4.00	9,000.12	5404.63	9,005.90	5,408.63
3 Less: Provision as per IRACP norms	(0.02)	(0.02)	(99.02)	(71.90)	(99.05)	(71.91)
Total	**5.76**	**3.98**	**10,581.83**	**5,685.23**	**10,587.59**	**5,689.21**

6 Investor group wise classification of all investments (current and long term)in share and securities (both Quoted and unquoted):

Please see note C below

Category	Market Value/Breakup or Fair value of NAV		Book Value (Net of provision)	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
1 Related parties**				
a Subsidiaries	-	-	-	-
b Companies in the same group	-	323.41	-	323.41
c Other related parties	-	-	-	-
2 Other than related parties	10,714.68	1,526.20	-	1,526.20
Total	**10,714.68**	**1,849.61**	**-**	**1,849.61**

*** As per indian accpunting standard of ICAI(please see note C)*

7 Other information:

Particulars	As at 31 March 2026	As at 31 March 2025
i Gross non performing assets		
a Related parties	-	-
b other than Related parties	225.51	-
ii Net non performing assets		
a Related parties	-	-
b other than Related parties	169.13	-
iii Assets acquired in satisfaction of debt	-	-

Notes:

A As defined in paragraph 2(1)(xii)of the Non Banking Financial Companies acceptance of public deposits (Reserve Bank) directions,1998

B Provisioning norms shall be appliacable as prescribed in Non Banking financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve bank Directions, 2007)

C All Indian Accounting standards (Ind As) and guidance notes issued by ICAI are applicable incuding for valuation of investment and other assets as also assets acquired in satisfaction of debt.However, market value in respect of quoted investment and break up/fair value/NAv in rspect of unquoted investments should be disclosed irrespective of whether they are classified as long term or current in(4) above.

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45 Financial instruments and related disclosures

Financial instruments by category

Set out below is comparision by class of the carrying amount and fair value of Company's financial instruments

Particulars	As at 31 March 2026		As at 31 March 2025	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Financial assets				
A Measured At Amortised Cost				
Cash and bank balances	1,678.54	1,678.54	255.31	255.31
Trade receivables	29.52	29.52	220.43	220.43
Loans	10,657.11	10,657.11	5,540.68	5,540.68
Investments	10,714.68	10,714.68	1,849.61	1,849.61
B Measured at fair Value through Profit & loss				
Investments	-	-	-	-
Other Financial Assets	1,437.21	1,437.21	1,489.10	1,489.10
Total financial assets	**24,517.08**	**24,517.08**	**9,355.13**	**9,355.14**
Financial liabilities				
Trade payables	28.29	28.29	19.47	19.47
Borrowings (other than debt securities)	10,187.67	10,187.67	1,968.38	1,968.38
Lease Liability	187.69	187.69	240.71	240.71
Provisions & Other Payables	4.24	4.24	-	-
Other Financial Liability	916.19	916.19	1,140.30	1,140.30
Total financial liabilities	**11,324.07**	**11,324.07**	**3,368.86**	**3,368.86**

Cash and cash equivalents, loans and trade payables have short term maturity (less than twelve months) and thus their carrying amounts are a reasonable approximation of their fair value. The carrying value of investments in unquoted equity instruments and other Financial Assets is a reasonable approximation to their fair values.

46 Statutory Reserve represents the reserve fund created under section 45-IC of the Reserve Bank of India Act, 1934. In case of Holding Company, an amount of Rs. 26.41 lacs representing 20% of net profit of Holding Company transferred to the reserve fund for the year.

47 (i) Provision as per IND-AS 109 (Impairment allowance)

The Company has assessed the impairment of its loan assets in accordance with the expected credit loss (ECL) model prescribed under Ind AS 109, Financial Instruments. The loan portfolio comprises both loans recoverable on demand and term loans. Based on the assessment of significant increase in credit risk and objective evidence of impairment, the loan assets have been classified into Stage 1, Stage 2 and Stage 3 as appropriate.

For Stage 1 assets, the Company has recognised 12-month expected credit losses, considering that these financial assets have not experienced a significant increase in credit risk since initial recognition.

For Stage 2 assets, the Company has recognised lifetime Expected Credit Loss (ECL) as these assets have experienced a significant increase in credit risk since initial recognition but are not credit-impaired.

For Stage 3 assets, the Company has assessed lifetime expected credit losses based on the recoverability of the underlying exposures, available security, expected cash flows, and other relevant factors. Based on such assessment, the Company has recognised impairment allowance wherever considered necessary. Accordingly, the impairment provision recognised in the books of account as at the balance sheet date represents management's best estimate of expected credit losses in accordance with Ind AS 109.

(ii) Provision as per IRACP norms (provisions for standard & non performing assets)

Provision for non-performing assets (NPAs) is made in the financials statements according to the prudential Norms prescribed by RBI for NBFCs. The Company also makes additional provisons towards loan assets, based on the management's best estimate. Additional provison of 0.40% on standard assets has also been made during the year, as per stipulation of RBI on standard assets. Company has made provisions for standard Assets as well Non -performing Assets as per the table below:

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
Doubtful Assets		
Total non- performing assets	-	-
Provision already available	0.00	59.99
Additional provision made during the year	56.38	-
Reversed during the year	-	(59.99)
Total Provision at the end of of the year	**56.38**	**0.00**
Standard Assets		
Provision already available	71.91	27.02
Additional Provision made during the year	-	44.89
Reversed during the year	(29.24)	-
Total Provision	**99.05**	**71.91**

48 Matuarity analysis of assets and liability

The table below shows an analysis of assets and liabilities analysed according to when they are expected to be recovered or settled :

	As at 31 March 2026			As at 31 March 2025		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets						
Financial Assets						
Cash and cash equivalent	678.54	1,000.00	1,678.54	255.31	-	255.31
Trade receivable	6.36	23.16	29.52	220.43	-	220.43
Loans	7,781.56	2,875.55	10,657.11	-	5,540.68	5,540.68
Investments	7,800.00	2,914.68	10,714.68	-	1,849.61	1,849.61
Other financial assets	1,388.42	48.79	1,437.21	1,489.10	-	1,489.10
Non Financial Assets						
Inventories	-	-	-	-	-	-
Current tax assets (net)	-	-	-	-	-	-
Deferred tax assets (net)	-	-	-	-	-	-
Property plant & equipments	-	749.54	749.54	-	607.22	607.22
Other Intangible assets	-	3.93	3.93	-	0.92	0.92
Right of Use Assets	107.78	54.94	162.72	14.23	200.96	215.19
Goodwill on consolidation	-	867.27	867.27	-	867.27	867.27
Other non financial assets	103.08	-	103.08	-	133.43	133.43
Total Assets	**17,865.75**	**8,537.86**	**26,403.61**	**1,979.07**	**9,200.08**	**11,179.15**

CREDENT GLOBAL FINANCE LIMITED
CIN L65910MH1991PLC404531

Notes forming part of the Consolidated financial statements for the year ended 31 March 2026

(All amounts in ₹ lacs, unless otherwise stated)

Liabilities						
Financial Liabilities						
Trade payables						
(i) total outstanding dues of micro and small enterprises	11.73	0.19	11.92	4.22	-	4.22
(ii) total outstanding dues of creditors other than micro and small enterprises	14.88	1.48	16.35	15.25	-	15.25
Borrowings (other than debt securities)	9,864.41	323.26	10,187.67	445.60	1,522.77	1,968.38
Lease Liability	63.87	123.82	187.69	72.67	168.04	240.71
Provisions & Other Payables	4.24	-	4.24	-	-	-
Other financial liabilities	916.19	-	916.19	-	1,140.30	1,140.30
Non Financial Liabilities						
Current tax liabilities (net)	865.32	-	865.32	28.17	-	28.17
Provisions & Other Payables	121.67	-	121.67	78.30	-	78.30
Other non financial liabilities	151.83	-	151.83	160.21	-	160.21
Total Liabilities	**12,014.14**	**448.75**	**12,462.89**	**804.42**	**2,831.11**	**3,635.53**
Net	**5,851.60**	**8,089.11**	**13,940.71**	**1,174.65**	**6,368.97**	**7,543.61**

49 The Company does not have any exposure to Real estate sector during the year ended March 31, 2026 and previous year ended March 31, 2025.

50 Additional regulatory information

(i) The Company does not have any benami property held in its name. No proceedings have been initiated on or are pending against the Company for holding benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the Rules made thereunder.

(ii) The Company has not been declared a wilful defaulter by any bank or financial institution or other lender or government or any government authority.

(iii) There is no income surrendered or disclosed as income during the year in tax assessments under the Income Tax Act, 1961 (such as search or survey), that has not been recorded in the books of account.

(iv) The Company has not traded or invested in cryptocurrency or virtual currency during the year.

(v) The Company does not have any charges or satisfaction of charges which are yet to be registered with the Registrar of Companies beyond the statutory period.

(vi) The Company has not advanced or loaned or invested funds (either borrowed funds or share premium or any other sources or kind of funds) to any other person or entity, including foreign entities ("Intermediaries") with the understanding (whether recorded in writing or otherwise) that the Intermediary shall, whether directly or indirectly lend or invest in other persons/entities identified in any other manner whatsoever by or on behalf of the Company ('ultimate beneficiaries') or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

(vii) The Company has not received any fund from any person(s) or entity(ies), including foreign entities ("Funding party") with the understanding (whether recorded in writing or otherwise) that the Company shall directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding party (ultimate beneficiaries); or provide any guarantee, security or the like on behalf of the ultimate beneficiaries.

(viii) The Company does not have any transactions with companies struck off.

(ix) The Company has complied with the requirement with respect to the number of layers as prescribed under section 2(87) of the Companies Act, 2013 read with the Companies (Restriction on number of layers) Rules, 2017.

(x) Valuation of PP&E, intangible asset and investment property: The Company has not revalued its property, plant and equipment (including right-of-use assets) or intangible assets or both during the current year.

(xi) The Company has filed quaterly returns or statements with such banks, which are not in agreement with the books of accounts

CREDENT GLOBAL FINANCE LIMITED
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Notes forming part of the Consolidated financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

(xii) **Analytical Ratios**

Ratio	Numerator	Denominator	For the year ended 31 March 2026	For the year ended 31 March 2025	Variance %	Reason for change by more than 25%
- Current ratio (in times)	Total current assets	Total current liabilities	1.49	2.46	-39.56%	Decrease due to % increase in current liabilities is morethan % increase in current assets.
- Debt equity ratio (in times)	Total debts	Shareholders' Equity	0.74	0.27	178.24%	Increase due to increase in debts
- Debt service coverage ratio (in times)	Earnings available for debt service (Net profit before taxes + Non-cash operating expenses like depreciation and other amortizations + Interest + other non cash adjustments)	Debt service (Interest & lease payments + principal repayments)	0.44	-0.11	502.14%	Increase due to increase in revenue and decrease in expenses
- Return on equity ratio (in %)	Profits for the year less preference dividend (if any)	Average shareholder's equity	23.60%	-9.14%	358.21%	Increase due to increase in profit.
- Inventory turnover ratio (in	Revenue from operations	Average inventory	NA	NA	NA	NA
- Trade receivables turnover ratio (in times)	Revenue from operations	Average trade receivable	1.06	3.00	-64.55%	Decrease due to % decrease in sale of services is more than % decrease in trade receivables.
- Trade payables turnover ratio (in times)	Cost of traded goods and other expenses	Average trade payables	39.64	128.28	-69.10%	Decreased due to decrease in other expenses & increase in trade payables
- Net capital turnover ratio (in times)	Revenue from operations	Average working capital	1.24	2.56	-51.55%	Decrease due % increase in Average working capital is more than % increase in revenue from operations.
- Net profit ratio (in %)	Profit for the year	Revenue from operations	57.39%	-45.98%	-224.81%	Increase due to increase in profit.
- Return on capital employed (in %)	Profit before tax and finance costs	Capital employed	26.64%	-5.14%	-617.96%	Increase due to increase in profit.
- Return on investment (in %)	Profit for the year	Average invested funds	39.81%	-26.00%	-253.11%	Increase due to increase in profit.

51 Additional Information as per Part II of Schedule III, Companies Act, 2013

As at March 2026:

Name of the Entity	Net Assets		Share in profit or loss		Share in other comprehensive income	
	As % of consolidated net assets	Amount	As % of consolidated profit and loss	Amount	As % of consolidated profit and loss	Amount
Holding:						
Credent Global Finance Limited	88.55%	12,148.42	110.94%	2,774.44	99.70%	695.09
Subsidiary:						
AMPL Capital Advisors Private limited (Formerly known as Credent Property Advisory Private limited)	3.16%	433.52	-2.93%	(73.36)	0.30%	2.07
AMPL Wealth Management Private Limited (Formerly Known as Credent Investment Private Limited)	3.79%	519.62	-5.30%	(132.43)	0.00%	-
AMPL Asset management Private Limited (Formerly known as Credent Asset Management Services Private Limited)	0.25%	34.94	-0.22%	(5.38)	0.00%	-
Essel Finance Advisors & Managers LLP (w.e.f 21 Nov 2025)	4.24%	582.24	-2.50%	(62.40)	0.00%	
Total	**100%**	**13,718.74**	**100%**	**2,500.87**	**100%**	**697.16**

As at March 2025:

Name of the Entity	Net Assets		Share in profit or loss		Share in other comprehensive income	
	As % of consolidated net assets	Amount	As % of consolidated profit and loss	Amount	As % of consolidated profit and loss	Amount
Holding:						
Credent Global Finance Limited	79.25%	5,922.56	-32.14%	216.53	-6.66%	(82.21)
Subsidiary:						
AMPL Capital Advisors Private limited (Formerly known as Credent Property Advisory Private limited)	-1.20%	(90.02)	11.70%	(78.81)	0.00%	-
AMPL Wealth Management Private Limited (Formerly Known as Credent Investment Private Limited)	6.02%	450.01	-5.31%	35.76	0.83%	10.21
AMPL Asset management Private Limited (Formerly known as Credent Asset Management Services Private Limited)	15.94%	1,191.18	125.75%	(847.28)	105.83%	1,307.21
Total	**100%**	**7,473.73**	**100%**	**(673.80)**	**100%**	**1,235.21**

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Notes forming part of the Consolidated financial statements for the year ended 31 March 2026
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52 The name of the Subsidiaries Company has been changed from 'Credent Property Advisory Private limited' to 'AMPL Capital Advisors Private limited ', 'Credent Asset Management Services Private Limited' to 'AMPL Asset management Private Limited' and 'Credent Investment Private Limited' to 'AMPL Wealth Management Private Limited' vide fresh Certificate of Incorporation received from Ministry of Corporate Affairs dated 20 April 2026, 24 April 2026 and 27 April 2026 respectively.

53 The disclosures as required by the NBFC Master Directions issued by RBI

For the year ended 31 March 2026

Asset Classification as per RBI Norms	Asset Classification as Per IND AS 109	Gross Carrying Amount as per IND AS	Loss Allowances (Provisions) as required under IND AS 109	Net Carrying Amount	Provision required as per IRACP norms	Difference between IND AS 109 provisions and IRACP norms
(1)	(2)	(3)	(4)	(5)	(6)	(7) = (4) - (6)
Performing Assets						
Standard	Stage 1	10,666.85	42.67	10,624.19	42.67	-
Subtotal		**10,666.85**	**42.67**	**10,624.19**	**42.67**	-
Non-Performing Assets						
Substandard	Stage 3	225.51	56.38	169.13	56.38	-
Doubtful -upto 1 Year	Stage 3	-	-	-	-	-
1- 3 Years	Stage 3	-	-	-	-	-
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful		-	-	-	-	-
Loss of Assets	Stage 3			-		-
Subtotal for NPA		**225.51**	**56.38**	**169.13**	**56.38**	-
Other items such as guarantees, loan commitments, etc. which are in the scope of IND AS 109 but not covered under current income recognition, Asset classification and Provisioning (IRACP) norms.	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-		-	
				-		-
Subtotal		-	-	-	-	-
Total	**Stage 1**	10,666.85	42.67	10,624.19	42.67	-
	Stage 2	-	-	-	-	-
	Stage 3	225.51	56.38	169.13	56.38	-
	Total	**10,892.37**	**99.05**	**10,793.32**	**99.05**	-

For the year ended 31 March 2025

Asset Classification as per RBI Norms	Asset Classification	Gross Carrying	Loss Allowances	Net Carrying	Provision required as	Difference
(1)	(2)	(3)	(4)	(5)	(6)	(7) = (4) - (6)
Performing Assets						
Standard	Stage 1	5,427.80	71.91	5,355.89	71.91	-
Subtotal		**5,427.80**	**71.91**	**5,355.89**	**71.91**	-
Non-Performing Assets						
Substandard	Stage 3	-	-	-	-	-
Doubtful -upto 1 Year	Stage 3	-	-	-	-	-
1- 3 Years	Stage 3	-	-	-	-	-
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful		-	-	-	-	-
Loss of Assets	Stage 3			-	-	-
Subtotal for NPA		-	-	-	-	-
Other items such as guarantees, loan commitments, etc. which are in the scope of IND AS 109 but not covered under current income recognition, Asset classification and Provisioning (IRACP)	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-		-	
				-		-
Subtotal		-	-		-	-
Total	**Stage 1**	5,427.80	71.91	5,355.89	71.91	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
	Total	**5,427.80**	**71.91**	**5,355.89**	**71.91**	-

#The above disclosure relates only to the lending assets of the Credent Global Finance Limited (NBFC) the holding company to which RBI IRACP norms are applicable. Loans and financial assets of non-NBFC subsidiaries are outside the scope of IRACP and hence are excluded from this reconciliation.

Classification of financial assets under various stages

The Company classifies its financial assets in three stages having the following characteristics:

Standard Assets:

Standard Asset is one which which does not carry more than normal risk attached to the business and hence the same is not considered as NPA. Provision on such assets has been made at the rate of 0.40% as per RBI norms.

Substandard Assets:

i. An asset has been classified as sub-standard if it remained NPA for a period less than or equal to 18 months.

Provision on substandard assets has been made at 10% as per RBI norms

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Notes forming part of the Consolidated financial statements for the year ended 31 March 2026
(All amounts in ₹ lacs, unless otherwise stated)

Doubtful Assets:

An asset is required to be classified as doubtful, if it has remained NPA for more than 18 months.

Provisioning (%)

Doubtful Assets: Unsecured 100%

This is the summary of significant accounting policies and other explanatory information referred to in our report of even date.

54 In terms of approval of Board of Directors at their meeting held on 17 February, 2026, the Holding Company allotted 1,00,00,000 equity shares at a Price of ₹ 30 per share (including premium of ₹ 28 per share) through Qualified Instituitions Placement ("QIP"). Pursuant to this allotment, the securities premium stands increased by ₹ 2,800 lakhs.
The proceeds from "QIP" issue have been utilised for the intended purposes. The Holding Company has utilised proceeds from "QIP" issue as per the object clause of the placement documents dated 19 February 2026 as detailed below:

Object of the Issue	Amount alloted for the object	Amount utilized till 31 March 2026	Amount unutilized till 31 March 2026	Deviation (if any)
To augment our capital base and provide for our fund requirements for increasing our perational scale	2,233.60	2,233.60	-	-
Issue Expense	16.40	16.92	(0.52)	-
General Corporate Purposes	750.00	749.48	0.52	-
Total	**3,000.00**	**3,000.00**	(0.00)	-

55 During the year, the Holding Company submitted a Resolution Plan for Margdarshak Financial Services Limited ("MFSL") as a Resolution Applicant, in accordance with the Request for Resolution Plan ("RFRP") dated February 27, 2026 issued by the Resolution Professional appointed for MFSL, and the applicable provisions of the Code and the CIRP Regulations.

As at the reporting date, the bidding process has not been concluded and no final decision has been communicated to the Holding Company in this regard. Accordingly, the said amount has been classified and disclosed under "Other Financial Assets" in the financial statement as at the reporting date.

Since the Resolution Plan has not been approved as at the reporting date, the Holding Company has not acquired control of MFSL. Accordingly, no acquisition accounting has been recognised in these financial statements in accordance with Ind AS 103 – Business Combinations.

The Management of the Holding Company has evaluated events and transactions occurring after the reporting date up to the date of approval of these financial statements by the Board of Directors, and confirms that, as on the date of signing, the Resolution Plan had not been approved and the outcome of the CIRP process remained pending. No further developments requiring adjustment or disclosure under Ind AS 10 – Events after the Reporting Period have arisen as at the date of signing.

56 Figures for the previous year have been regrouped/reclassified/reinstated, wherever considered necessary.

In terms of our report attached
For **Kapish Jain & Associates**
Chartered Accountants
Firm Registration No.: 022743N

For and on behalf of the Board of Directors
Credent Global Finance Limited

Kapish Jain
Partner
Membership No.: 514162
Place: New Delhi
Date: 29 May 2026

Aditya Vikram Kanoria
Managing Director & CFO
DIN:07002410
Place: Mumbai

Vikas Kataria
Director
DIN: 02855136
Place: Mumbai

Preeti Sethi
Company Secretary
Membership No.-A65331
Place: New Delhi